D.P.D. 226/83
SCHEDULE A

Halton

HOUSING ISSUES FOR THE 80's

HOUSING ISSUES FOR THE EIGHTIES

PROCEEDINGS OF THE
REGIONAL CHAIRMAN'S FIRST WORKSHOP

HELD ON FEBRUARY 24, 1983
AT THE HOLIDAY INN
BURLINGTON, ONTARIO

PLANNING AND DEVELOPMENT DEPARTMENT
REGIONAL MUNICIPALITY OF HALTON
NOVEMBER 1983

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THE REGIONAL MUNICIPALITY OF HALTON

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J. N. Raftis, P.Eng.

ACKNOWLEDGMENTS

The proceedings published in this document are a result of the first of a series of Workshops on important issues that will affect Halton during the eighties. This workshop was to develop a grassroots understanding of housing issues and problems as they relate to the Region of Halton, an objective which I feel was achieved. We were very fortunate that over 200 people attended the Workshop, including elected and staff officials from all four levels of Government and representatives from the development and housing industry, social service agencies and the general public.

This report will form a basis on which all four levels of government in Halton will be able to begin to understand the many housing issues and problems which were identified by the panelists and Workshop participants.

At this time I would like to thank Mr. Ward Cornell, Deputy Minister, Municipal Affairs and Housing, our guest luncheon speaker, for his thoughtful remarks and the participation by his Ministry in the Workshop. Secondly, I would like to extend, to Mr. Peter Barnard, the Workshop Moderator and the panelists that participated in each of the three sessions, our appreciation for a job well done. In addition, I would like to thank Mr. Doug Ewart, our panelist from the Canada Mortgage and Housing Corporation who supplied Workshop material and displays. Finally, I would like to recognize the contribution of the Regional Planning and Development staff who organized and carried out this successful workshop.

Yours truly,

J. N. Raftis, P.Eng.,
Regional Chairman

HOUSING ISSUES FOR THE EIGHTIES
PROCEEDINGS OF THE FIRST
REGIONAL CHAIRMAN'S WORKSHOP

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HOUSING ISSUES FOR THE EIGHTIES

A WORKSHOP SPONSORED BY THE REGIONAL CHAIRMAN
J.N. RAFTIS, P.Eng.

February 24, 1983, Holiday Inn, Burlington

8:00- 8:45 a.m. REGISTRATION
8:45- 9:00 a.m. OPENING ADDRESS..... *J. N. RAFTIS, Regional Chairman*
9:00- 9:15 a.m. MODERATOR'S REMARKS..... *P. BARNARD, Housing Economist*
9:15-10:35 a.m. SESSION ONE..... *Development Sector*

Panelists

Dominic Rosart, President, Rosart Properties
Bert Arnold, Development Lawyer
Henry Stolp, Past President, Toronto Home Builders Association
Arnold Emmott, Vice-President, Monarch Construction

Panelists will discuss the future of housing in Halton, examine the problems and issues, and identify the role of both this sector and the public sector in meeting future housing needs. Also to be addressed are costs, planning controls and rent controls.

10:35-10:50 a.m. COFFEE
10:50-11:55 a.m. SESSION TWO..... *Government Sector*

Panelists

Doug Ewart, C.M.H.C., Mississauga Office
Murray Wilson, Ministry of Municipal Affairs and Housing
Ann Gabriel, Halton Housing Authority

Panelists will discuss the future of housing in Canada, Ontario and Halton from the Government's perspective. The speakers will examine the various Federal and Provincial housing programmes available.

11:55-12:25 p.m. CASH BAR
12:25- 2:25 p.m. LUNCHEON SESSION

WARD CORNELL

DEPUTY MINISTER OF MUNICIPAL AFFAIRS AND HOUSING

2:25- 3:45 p.m. SESSION THREE..... *Consumer Needs*

Panelists

Dyane Matas, Director, Homestarts
Jamie Edwards, Burlington Division, Hamilton Real Estate Board
Bill Tom, Dollie Moulden, Halton Social Planning Council

Panelists will discuss housing issues identified by various sectors of the Halton community. Issues include special needs housing, affordable housing, emergency housing, and non-profit housing. A variety of housing options and policy directions will be investigated.

3:45- 4:30 p.m. PLENARY DISCUSSION

PEEL EXPERIENCE IN NON PROFIT HOUSING – PETER SMITH

SUMMARY AND LOOK AT FUTURE DIRECTIONS – PETER BARNARD

EXECUTIVE SUMMARY

The Moderator's Summary remarks have been used for the purpose of this document as the Executive Summary.

Peter Barnard,
Workshop Moderator
President, Peter Barnard Associates

I would like to take a few minutes to summarize. First of all, this conference has been extremely well organized and secondly, the speakers have been excellent. Overall, today has been a good interchange of ideas and thoughts.

From the First Panel we got the industry's perspective of the problems it faces and what role the Region should play in housing. The issues that arose can be put into question form:

- Does Halton really want growth? Does it need growth?

- What is the relationship between the needs of growth and economic development in the Region?

- How can realistic targets be established?

- What is the consequence of low growth. i.e. what does it do to the Region in terms of tax base and financial well being? Recognize that, in the question of growth, Halton is in competition with other communities who want growth and are prepared to clear the way to achieve it. We are not necessarily in an environment of restrained demand in the housing industry - there is ample demand to go around.

- How could 'red tape' be cut? There is a lot of concern from the development industry about the whole front-ending formula - if the Region wanted to change its philosophy on this, what changes would have to be made to these approaches? Is any change necessary?

- How much land is really needed given a reduced demand ceiling? What

kind of land requirements are now facing Halton? How does land inventory relate to consumer needs? What kind of consumer do you really want? What allocation should be provided for non-profit and co-operative housing?

We heard a lot about new housing, typical suburban housing, mixes of housing. We could also have given some thought to the subject of rehabilitating housing and rehabilitation for special needs groups. Infilling is another field that needs to be considered.

If you want to achiev growth and have more active housing development in the Region, the relationship between the development industry and the Region needs "the three C's":

1. Commitment on the part of the Region.

2. Co-operation amongst the many actors involved.

3. Co-ordination of the many activities involved, particularly within the public sector.

What is needed is an attitude change that must crystalize somewhere in the Region. There is a strong housing development industry in the Region that wants to co-operate with government in sharing responsibility. How do you get participation from that group and other groups, to be a joint force, to achieve the Region's housing goals (once the Region decides what those goals are)?

The Second Panel adequately portrayed the government side of the equation. The government is a major player in the housing field throughout Canada and has been for many years. Government (both Federal and Provincial) wants to know about the Region's housing needs because there are funds available which have to be allocated. There are questions that have to be answered before these funds can be tapped:

- How can Halton get its fair share of these assistance programs? They do not just come, they have to be obtained.

- Should Halton become involved in a municipal non-profit corporation (as a good example - Peel Region)? Should Halton follow suit?

- Are both privates, non-profits, and co-ops viable alternatives to municipal non-profits - or are they supplementary?

How can the stock of assisted housing be increased, even when it is demonstrated that there is a waiting list for the ones available?

The Final Panel looked at the subject from the consumer's point of view. There are different kinds of consumers. In some people's minds there are bona fide consumers, to others there are non-bona fide consumers. Different groups view those different adjectives in different ways.

What kinds of groups need subsidy and how can that subsidy be delineated? One of the fallacies in this industry is that there are those who receive assistance and those that operate in a totally free market situation. If a close look is taken one sees that virtually everyone is receiving some form of subsidy or assistance. The question comes down to "who should the Region pay particular attention to?" There have been many groups mentioned today, the lower end of the spectrum in housing is as segmented as the upper end of the market. There are many different groups all of whom have different needs, aspirations and some of whom need different kinds of help. These people are nonetheless the electors, workers, taxpayers, of Halton. It comes down to the difficult bottom line question, "What kind of people do you want for your neighbours?"

The Region's policies and programs - are they in support of the kind of community you want to have? The housing you provide and the policies which you institute are major factors affecting the kinds of people who live here.

I have been asked to finish with some discussion of what options are open to address the main question of the day, "What should be the Regional role in housing?" Although no concensus has been reached today on this role, there seems to me perhaps four roles which I can postulate to you from the discussion:

1. Do nothing: Take no action, continue as you are now doing as a Region.

2. Passive Role: The Region gets involved in establishing need/demand studies and does a little research to support local groups and the industry, provides information, monitors and evaluates what is going on, keeping an eye on the Official Plan and modifying it as the need arises, and continues to lobby senior levels of government on issues relating to housing.

   This role has very low political risk. It is facilitating and helpful to all groups involved and can be handled with a minor budget and some staff allocation. Therefore, the passive role is quite a viable role and one which could be helpful to many groups today, including the housing industry.

3. Co-ordinating/Facilitating Role: A little more active. This involves being more a part of the regional housing scene and will include all things noted in the Passive Role plus a more critical review of regulations and standards within the Region. It would also involve co-ordinating Regional, Provincial and Federal programs to make sure the Region gets its fair share of senior government assistance. This role could also involve helping private, non-profit or co-operative groups, identifying special needs and facilitating other provincial programs for specific groups. Finally, there could be a more active liaison role with the industry and a more co-operative approach with other regions.

   Administratively, this means some budget and staff time would have to

be allocated. It might need some attention via a regional committee, or as Peel Region has done, through a joint task force composed of various interest groups in the Region, and members of Regional Council.

4. Active Role: All the previous points are included plus the introduction of some kind of mechanism for setting priorities in terms of budgeting and staff effort to facilitate housing development or meet the needs of special interest groups. This would take hard discussion, analysis and decision.

Also, this role is active in cutting red tape to meet these objectives, reviewing regulations and procedures that were formulated at a time when growth was not an objective, to arrive at flexible, yet practical regulations.

An active approach would include direct action for special needs groups. This could include municipal non-profit housing, and other initiatives such as emergency housing, group homes assistance, etc. The active approach would involve substantially more budget and staff allocations.

These, then, are what I think are the four options which face you as a Region and which you probably will have to grapple with over the next year or so.

I do hope that this meeting has been useful to all of you. I have been very impressed by the organization that Rash, Dave and Patrick have applied to this meeting. I would like to thank you all very much for having the opportunity of being your moderator. I would now like to call on Chairman Jack Raftis to close the meeting.

The Workshop Speakers

HERBERT (BERT) ARNOLD has practiced in Georgetown since 1977 under the partnership Arnold and Banbury, Barristers and Solicitors. A large portion of his practice is devoted to real estate, municipal and planning law. Mr. Arnold attended the University of Toronto for both his Bachelor of Arts and L.L.B. Mr. Arnold was called to the Bar in 1977.

PETER BARNARD, WORKSHOP MODERATOR is President of Peter Barnard Associates and has directed a variety of studies in the housing area. Mr. Barnard received a Bachelor of Science at Queen's University and holds a Ph.D. from Cambridge University in England. Mr. Barnard is a registered professional engineer in both Canada and the United States.

WARD CORNELL is the Deputy Minister of Municipal Affairs and Housing. He was appointed the Ontario government's Agent General in the United Kingdom in 1972. In 1980 he was named Deputy Provincial Secretary for Social Development, and in 1981, appointed to the Ministry of Citizenship and Culture (then Culture and Recreation). He received his education at Pickering College and the University of Western Ontario.

JAMIE EDWARDS is Past President of the Burlington Division of the Hamilton Real Estate Association and President of J.M. Edwards Associates, Realtors. He is Chairman of the Education Committee for the Metropolitan Hamilton Real Estate Board and a Director on the Burlington Chamber of Commerce. Mr. Edwards received his Bachelor of Arts degree at McMaster University, and is a designated Residential Property Appraiser (R.P.A.).

ARNOLD EMMOTT is Vice-President of Monarch Construction. Mr. Emmott's experience includes Municipal Engineer in municipal construction and land development in the private sector, housing and land development. Mr. Emmott is a member of the Halton Region Business Advisory Committee and Vice-President of the Burlington Chamber of Commerce. He received his Bachelor of Arts and Science, Civil Engineering from the University of Toronto and a Masters of Business Administration from McMaster University.

DOUG EWART is Branch Manager, Mississauga Office, Canada Mortgage and Housing Corporation. Mr. Ewart has worked with CMHC for fifteen years in four Ontario Branches. His responsibilities include the administration of the National Housing Act in Peel and Halton. Mr. Ewart received his undergraduate degree at the University of New Brunswick.

ANN GABRIEL is Housing Manager of the Halton Housing Authority. Previous work includes a number of years with the Wellington and Guelph Housing Authorities, and initiating a Volunteer Bureau. Mrs. Gabriel attended the University of Guelph for her Bachelor of Arts degree.

DYANE MATAS is a Director of Homestarts. Homestarts is a non-profit, community-based organization which develops non-profit, co-operative housing in the Regions of Peel and Halton. Ms. Matas' work experience includes time with the City of Toronto Non-Profit Housing Corporation, and the Region of Peel Planning Department. Ms. Matas received her Bachelor of Environmental Studies, Faculty of Architecture, from the University of Waterloo, her Masters of Environmental Studies from York University and a Graduate Diploma from the Architectural Association, School of Architecture, London, England.

DOLLIE MOULDEN is President of the North Halton Social Planning Council. She is also active in other volunteer community associations including Halton Housing Authority and the Children's Aid Society.

DOMINIC ROSART is President of Rosart Properties. Prior to starting this firm in 1967, Mr. Rosart was Marketing and Economic Analyst for Gulf Oil Canada. Mr. Rosart obtained both his undergraduate degree in Organic Chemistry and his Master of Business Administration from the University of Toronto.

PETER SMITH is Director of Peel Non-Profit Housing Corporation. Previous experience includes Senior Planner with the Region of Peel Planning Department and Co-ordinator of Community Studies Programs at Humber College. Mr. Smith received his undergraduate degree at McMaster University and his graduate degree at the State University of New York.

HENRY STOLP was appointed to the position of President of the Toronto Home Builders Association fro 1982. In June of 1982 Mr. Stolp established his own building and development consulting firm, Stolp and Company. Prior experience includes several years with a major Canadian land development and residential construction company and later, Vice-President of Sandbury Building Corporation. Mr. Stolp received his Bachelor of Science from the University of Waterloo and his Masters of Business Administration from York University.

BILL TOM is the Chairman of the Halton Social Planning Council. His occupation is Vice-Principal of the Georgetown District High School; he has taught in Halton for the past twenty-three years. Mr. Tom is a member of a number of Advisory Committees including: the North Halton Mental Health Clinic, the Regional Family Counselling Committee, the Regional Advisory Committee on the Elderly, and the Regional Joint School Health Committee. Mr. Tom is a graduate of the Ontario Agricultural College.

MURRAY WILSON is currently the Executive Director, Housing Programs Division with the Ministry of Municipal Affairs and Housing. He is responsible for housing policy as well as the delivery of housing programs. Over the last twenty-three years Mr. Wilson has worked for various government agencies including the Borough of York, Ontario Water Resources Commission, Management Board of Cabinet, and the Ontario Lottery Corporation. Mr. Wilson has received his Bachelor of Arts (economics) and his Masters of Business Administration.

CHAPTER 1

INTRODUCTION

WORKSHOP OBJECTIVE

Introduction

The concept of a Housing Workshop originally emerged from a meeting of the Halton Planning Directors 81 09 18 at which time it was agreed the matter would be brought forth to Regional Council. On 81 11 24 Regional Council endorsed the concept of holding a workshop on housing issues (D.P.D. 128/81) and established an organizing committee consisting of the local Planning Directors, and representatives from the Planning and Development, Social Services, Finance, Health and Businesss Development Departments.

The organizing committee, in addition to identifying panel members and guest speakers, refined the objective of the workshop which is best described as follows:

> To develop a grassroots understanding by the elected officials, staff, general public and the development industry of the factors affecting housing in Halton and to identify the roles, responsibilities and opportunities that Halton Region and the local Municipalities could consider in seeking solutions to housing issues and problems.

The Workshop was held 83 02 24 and attracted approximately 200 people from the various groups previously identified.

The purpose of this Proceedings Report is to publish the papers presented by the various panel members, the results of the question and answer periods which followed each panel session, the plenary discussion by Mr. Peter Smith and the Summary Remarks by the Workshop Moderator, Mr. Peter Barnard.

A thorough and thoughtful reading of these proceedings will provide the reader with an understanding of the issues that emerged as a result of the Workshop. This report has been organized in such a manner as to utilize the Moderator's Closing Remarks as an Executive Summary. The report has then been divided into a series of chapters which followed the day's agenda.

The factors affecting housing were analysed by the various speakers in Session 1, The Development Sector. Mr. Rosart spoke about the difficulties encountered in the planning process. The effect of the Region's front ending financing program on the housing industry was the subject of Mr. Arnold's presentation. The final two speakers in that session, Mr. Stolp and Mr. Emmott reiterated the theme of the development sector's presentations by calling for more co-operation between all parties involved in the development of housing in Halton Region.

In Session 2, the government sector, Mr. Doug Ewart and Mr. Murray Wilson of the Canada Mortgage and Housing Corporation and Ministry of Municipal Affairs and Housing respectively, turned the audience's attention to the roles, and more specifically the opportunities available to the Region and Area Municipalities in Housing. The representative of the Halton Housing Authority, Mrs. Ann Gabriel highlighted the importance of thoroughly investigating Halton's housing situation by means of a municipal housing statement.

The final session of the day, the Consumer Sector, saw representatives from private enterprise, Mr. Jamie Edwards, third sector housing, Dyane Matas of Homestarts and Mr. Bill Tom of the Halton Social Planning Council focus on the needs of the consumer in Halton.

In the Plenary Discussion the audience gained some insight into the successes and failures of municipal non-profit housing. Mr. Peter Smith shared his experiences in Peel Region. Finally, Mr. Peter Barnard, the Workshop Moderator, briefly summarized the issues and comments voiced in each session and outlined four broad roles the Region could choose from. Mr. Barnard highlighted the responsibilities of the various roles and their administrative and budgetary implications.

In conclusion, it is hoped that this report will provide a basis for the understanding of housing issues in the Regional Municipality of Halton and act to stimulate long term solutions.

CHAPTER 2

OPENING REMARKS

J.N. Raftis, P. Eng.
Regional Chairman

Peter Barnard,
Moderator

Opening Remarks

J.N. Raftis

Regional Chairman

In 1982 Regional Council emphasized the need for a significant improvement in the degree of accessibility by our citizens to decisions made on their behalf. With this in mind, Regional Councillors have endorsed an open, consultative and responsive form of government.

In keeping with this objective, we proposed a series of Workshops concerning key issues of interest to the residents, business community and political representatives of Halton.

This first Workshop, is directed at developing a basic understanding of issues in Halton related to housing. This workshop is, however, only a first step towards establishing the role of the Region in meeting the existing and future needs of Halton's residents in this important component of our social and economic fabric.

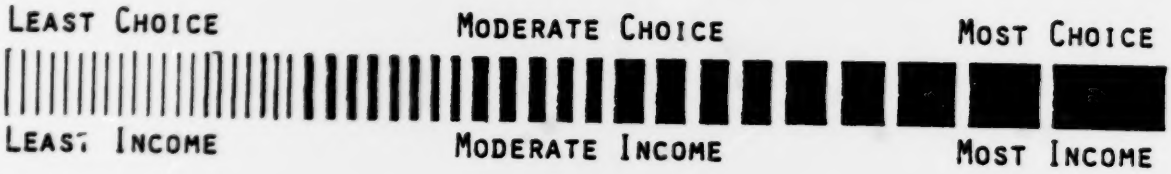
In terms of need, housing can be best described as having a spectrum of choice (Figure 1); at one end are those individuals who can compete the least or have the least degree of housing choice. This choice can be limited or even lost if the market does not respond to their needs, interest rates rise, housing costs increase, or with the failure to secure a second family income. At the upper end of this spectrum are those that have the highest degree of choice but whose needs are changing due to aging or alterations in family structure.

Much has been said by this Council, those of the Area Municipalities in Halton and by all levels of government about the need for economic development to create jobs and improve the tax base. How you may ask, does this relate to housing?

One of the key factors in the attraction of commercial and industrial

FIGURE I

THE HOUSING SPECTRUM



development is the availablity of a skilled labour force. If we are to be successful in attracting industry, this labour force must be readily available and housed in Halton. In addition, we frequently boast of our accomplishments in creating and attracting jobs and industry to Halton; according to Halton's own 1979 Labour Force Survey over 4,000 of Halton's residents were employed in the construction trades. These jobs and the growth of the businesses which employ them are important. The housing industry is as important is Ford of Canada, Butler Manufacturing or for that matter any major employer to Halton's economic base and therefore one that should be developed to its fullest potential.

Who are we creating these jobs for? The obvious answer is those that are unemployed and equally important our own children. We as taxpayers will spend vast sums educating our children so that hopefully they will become that highly skilled labour force that is so important to successful commercial and industrial development. If we do not provide housing, this skilled labour force will go elsewhere, where there is adequate housing choice and jobs. Conversely, with each new resident attracted to Halton, the viability of its commercial and retail base will increase.

The importance of matching the housing needs of the labour force to the type of jobs attracted to the Region can best be illustrated by the number of residents who find their jobs in the Region versus those who commute outside. Between 1971 and 1977 the percentage of residents who ved and worked in Halton fell from 60 percent to 40 percent. Approximately 15 percent of the Region's residents work in Hamilton-Wentworth while 20 percent have jobs in Peel Region and the remaining 25 percent in Metro Toronto.

I would now like to touch upon a few of the more visible housing issues in Halton and leave with you a few facts to consider as we hear from the various panelists and experts today. Halton has, for a number of years been portrayed as an affluent suburb of Toronto. In fact, recent statistics released by Revenue Canada indicate that Oakville ranks second in Canada in terms of average annual income, while Burlington is fourth

and Milton is eighth.

Not only does this make Halton one of the most affluent regions in Canada, but also the world. We are not, however, without people in need. As of January 1983, the Halton Housing Authority had over 230 families on its waiting list for accommodation. Of these, 20 percent are in the Authority's highest needs category. It is interesting to note that it has been nearly 10 years since the last assisted family unit was added to the Authority's inventory.

In terms of the 85,000 households in Halton, the families on the Authority's waiting list are but a small visible minority. According to preliminary statistics from the 1980 Halton Energy and Transportation Survey approximately 7,300 households in this Region had an income of less than $10,000 per year. According to most sources, including the National Welfare Council, $10,000 per year is below the poverty line.

At this time I would like to discuss an example which illustrates the shortage of housing for families in this income category in Halton. If we assume these families allocate 30 percent of their annual income to shelter costs they can afford some form of housing with a rent of approximately $250 per month, at best. Using Oakville as an example, how many units would be available at that rent? According to the October 1980 Canada Mortgage and Housing Survey, the average rent for a one bedroom apartment was $272 per month, $325 for a two bedroom unit and $409 for a three bedroom unit. Less than 7 percent of the one, two and three bedroom units combined in Oakville had a rent below $250 per month with the majority of these one bedroom units. I have little doubt that we would observe a similar picture in Milton, Halton Hills and Burlington. How many of these people are living in over-crowded conditions, substandard units and whose economic burden on relatives combined with other family stress factors are creating a serious burden on the social service network? A burden that could be minimized if adequate or affordable housing was available.

In April 1980, there were approximately 16,000 rental units in Halton, and

over the past three years that inventory has not increased significantly. Presently, the rental apartment vacancy rate in Halton is 1/2 of 1 percent. This means that at any given time there are less than 100 total rental units available. This number can also be considered somewhat optimistic given the lengthy waiting list for many rental buildings. How many of the available units would rent for less than $250 per month?

I would now like to turn your attention to the question of affordability of housing for those people in the middle of the housing spectrum. The Canadian Dream has always been the two story single family home on a large lot. This dream is quickly fading. According to experts at the recent New Neighbourhood Conference sponsored by the Provincial Government, only one in four families will be able to afford home ownership in the near future. During the 1970's the average house price rose significantly and even with the current recession, prices today are anywhere between 100 and 150 percent higher than at the beginning of that decade. The April 1982 Royal Trust Survey of Canadian House Prices show the average price for a detached bungalow in Oakville to be $91,000 while it was $77,000 in Burlington and $80,000 in Milton. With a 20 percent down payment, a family income in excess of $35,000 per year would be required to purchase this dwelling. Certainly, one must question if our expectations or those of our children are too high. While we can expect the need for two incomes in a family to afford home ownership to grow, alternatives must be found either through lower cost housing designs or through the provision of a variety of housing types which can be constructed more cost effectively.

Another group whose needs are changing are those of senior citizens. At present 9 percent of Ontario's population is over age 65. By year 2001 this portion of the population could rise to between 15 and 19 percent depending on the municipality. The fastest growing segment of the Canadian population is the group 75 years of age and over, a group which is growing three times faster than the rest of the population.

At this time, about 9 percent of all persons over the age of 65 are in some form of shelter offering care and services. The remaining 91 percent are living within the community. Due to changing policies in care delivery we are seeking ways of reducing the percentage in care facilties through Halton's Elderly Study.

Hopefully, the facts and issues that I have touched upon have illustrated that housing or adequate shelter is not only a social concern but an economic one. I am certain that the presentations of each of the panelists from the development, government and consumer sectors will be of interest, as will be the message of Mr. Peter Barnard, our Moderator and Mr. Ward Cornell our Guest Luncheon Speaker.

In closing there are five key objectives which I would like to issue as a challenge, not only for today's Workshop but throughout the next year as we take action towards a solution to housing needs in Halton.

Though I have not addressed the needs of the handicapped or disabled or the need for emergency shelter they are not less important. Hopefully the panel members here today will elaborate on these. However,

Firstly, we must ask ourselves:

> Where is housing going in the 1980's? What are the needs and demands? Is the housing industry prepared to meet these needs, in all or in part? Should government intervene and can the taxpayer afford to meet these needs or not?

Secondly, we must:

> Identify the various options the Region can consider in seeking these solutions, taking into account both the financial and administrative implications to government and the taxpayer.

Thirdly, we need:

> To select a course of action which will provide Regional Council the needed advice to pursue the potential solutions to the needs of Halton's residents.

Fourthly, it is necessary and imperative;

> To implement a better working relationship between the development, real estate and housing sectors and all levels of government.

Lastly, we must:

> Identify possible solutions to both the social question of need and the importance of housing to economic development.

In closing, I would like to thank you for your interest in attending this Workshop and I encourage any group, organization or individual to please feel free to submit to the Region any concerns related to housing issues in the form of a brief. These briefs will be published with the proceedings of this Workshop and presented to Regional Council.

Thank you.

Opening Remarks

Peter Barnard

Workshop Moderator,

President, Peter Barnard Associates

To begin today's Workshop, I would first like to welcome you and to say that the size of the attendance emphasizes the growing interest in housing issues on the part of many groups in Halton. I am pleased to be your moderator and I join you in looking forward to an interesting and stimulating day.

The Workshop will approach housing issues from three different perspectives - as seen by people from the real estate and development industry, from government and from social service agencies. Each will be represented on separate panels. I have asked each panel to address three questions:

1. Where is housing going and what are the key issues to be addressed in the 80's?

2. What is the role of each sector in seeking solutions to housing problems?

3. What, specifically, is the Region's role in the housing picture?

We must realize, though, that each of these groups will come at problems from a different angle. For example, if we look at the industry's perspective, the housing industry is constantly concerned with the whole question of supply and demand, and how particular developments are going to fit into the market. Government has a broader role, in the full sense of the word. It is concerned with plans, policies, regulations and other things related to development. Social service providers are interested in the needs of their clients, particularly those with both the problems of affordability and what we call accessibility, both in terms of handicaps and income concerns.

To illustrate how perspective can differ, consider the issue of housing costs. The housing industry is concerned with supply and demand, and selling price relationships are a very important variable in this equation. The industry looks upon price as a difficulty if prices are declining or if prices are increasing at a rate not matched by the increased cost of building and development. Price increases, which are desirable from the point of view of the development industry, of course put more pressure in certain kinds of groups, particularly those of lower income. Such trends cause great concerns about the affordability question amongst many interest groups.

If we look at what happens with various levels of government, we see that each has quite different roles. If we look at the combination of the roles which various levels of government play, they tend to have an effect of regulation, insurance (mortgage and other types), subsidies that are provided and actual contruction of housing.

Over time, with all three levels of government, political, budget, and other realities have an effect of changing priorities. Certain types of government involvement are decreasing. There is a tendancy towards removal in terms of subsidies and direct involvement in construction at the Federal level. Provincially there has been some backing away from social housing, land banking, and direct subsidies. Municipalities have had some difficulty with the notion of full service developments. On the other hand, roles which involve municipalities in social housing, in more activity in the planning area, and in more administrative autonomy and responsibility are on the increase. The Province has been encouraging local autonomy, and there are research and planning grants to assist local governments in that direction. While the Federal government's activities in the insurance area has generally been emphasized, it has also been interested in research, development, and demonstration programs.

The social housing area has been particularly concerned with aging population. The tight economy has created an increase in the need for forms of assistance at the same time as senior levels of government have

been finding it more and more difficult to come up with the funds. This reduction has placed extra responsibility on the local governments at a time when they are least able to afford the costs involved. The private sector, both non-profit groups and others in the private sector concerned with social housing, are particularly concerned with the need for getting more housing on stream which meets the needs of their housing groups.

The social housing field has been trying to achieve what are bona fide and heartfelt objectives. There are people out there as Chairman Raftis mentioned, that have affordability problems. There are areas of government and people in the community that feel responsibility to assist them. The participation of a large number of people is required, and despite Halton's high level of income, there is an increasing need for this kind of service.

I have kept these opening remarks fairly general because I want to leave room for our panelists to make their points from their particular perspectives. I just have a couple of concluding remarks. The main point I want to make is that the groups that are represented here are very much interdependent in the provision of housing. There must be common goals to which we are working, and we must also be able to have some recognition of the problems of attaining those goals faced by the various groups.

To sum up then, Halton does face many challenges, which I hope we will be able to address in a meaningful fashion here today. There is the issue of balancing Regional involvment with the bona fide need for autonomy in each of the area municipalities. The regulating of growth is an important and difficult function for government, but also it must recognize that the development industry needs many different opportunities - people are looking for different kinds of housing and in different kinds of settings. Social housing is an important factor despite Halton's high per capita income. We must respond to the interests of the wide variety of the rural and urban situations and direct the resources and efforts of the Region towards the needs of the different competing interests represented here.

That concludes my introductory comments. I hope the day is going to give us the sort of information and understanding of these situations to allow the objectives which the Chairman has articulated so well, to be achieved in the time available.

CHAPTER 3

SESSION ONE

THE DEVELOPMENT SECTOR

PANELISTS

Dominic Rosart, President
Rosart Properties

H. T. Arnold, Barrister
Arnold & Banbury

Henry Stolp, Past President,
Toronto Home Builders
Association

Arnold Emmott,
Vice-President,
Monarch Construction

Presentation by

Dominic Rosart

President,

Rosart Properties

On behalf of the panel I would like to say how happy we are that the development industry was asked to participate in this workshop today. So many times, Government and other agencies have taken upon themselves to formulate policies and implementdecisions without consulting the industry and the industry has suffered as a result.

What I would like to do today is discuss the essence of what makes for a good industry. It does not really matter what industry this is applied to, housing or anything else. Firstly, there has to be an overall plan and there has to be mutual co-operation. There has to be a commitment from both sides if any industry is to function efficiently. I do not have one chart to show you and I am not going to give you one statistic, but bearing in mind the general parameters I have just mentioned, I would like to relate to you some of the data that was fed through the Burlington Development and Review Committee.

It came through, I think, loudly and clearly, that one of the main problems from the developers point of view is the length of time it takes to process development applications. One of the tools for measuring degree of success is certainly the length of time taken to achieve it. Another important factor is commitment - there has to be commitment on both sides if the industry is ever to provide what the country needs which is housing at realistic prices. The developer has to know when he is going to get his product, how much it is going to cost him and how much of it he is going to have. It really is that simple.

As an illustration of some of the problems that developers encounter, I would like to present to you a specific case study, that of the Maple

Community in Burlington. In retrospect it is possible to look at this in a humourous way and I would like you to visualize the situation as a maze - something like the Pac-Man game (I swear the man who designed Pac-Man was a developer!). The developer approaches the maze and enters at a designated area just as we did in 1968 when we assembled a very large block of land around the Q.E.W., Plains Road and Maple Avenue area in Burlington. At that time there was a Planning Board in existence, not the Development Committee as it exists now, but with the same authority. Maple was slated as a community core development, a designation that we were very pleased with and without futher delay we went ahead and drew up some very elaborate plans.

Major sewage trunks were being put right through the land so there did not seem to be any problem in that area and sanitary capacity was not a serious problem. There was a problem with storm sewers, which the City foresaw and put some money aside for it. The amount, however, was only a small portion, with the balance of the funds coming from the Province. That should have triggered a doubt in me immediately but it didn't. We were told that as soon as the storm sewer problem was resolved, we would be able to proceed with our development. Obviously, this was all said in good faith, I am not in any way suggesting otherwise. However, it was 1974, five years later, before the storm channel was finally built. In the meantime Burlington was growing at the soaring rate of 11 to 12% per annum, so although we now had the storm capacity, the sanitary capacity had been taken up. This was the first of the "Catch 22" situations we encountered on our way through the maze.

Fortunately, around that time the outlook became a little brighter when the municipality took upon itself to do some priority planning. I am not saying that the policies prior to this had been in any way inadequate. They just couldn't foresee where they were going. I am pointing out these problems to you basically because I want to impress on you how important it is that some sort of overall plan gets laid out at the beginning of a development application. The developer has to know who he is dealing with, which person or department will be handling the various steps in the

procedure, how much time it is going to take and approximately how many dollars it is going to require. If either side in the development process goes ahead without considering the other it simply results in a lack of communication and co-ordination, and a defensive posture from all the agencies involved. Obviously there will always be some problems in the system but I would advocate developing a strong rapport between the developer and the City, Municipality and Provincial and Federal Government agencies involved.

However, back to our maze. We finally completed our first planning phase and submitted it for draft plan approval. For some applications this is the final step if you are lucky enough not to have too many agencies involved. Not so in our case - the Ministry of Housing applied some 24 draft conditions to our application and we headed deeper into the maze. Several different agencies were involved in these draft conditions and each one had us running the gauntlet with no guarantee that once through one, the next one would follow. After each approval we returned to the maze with trap doors shutting behind us and no daylight ahead. Once again, I am stating this because it is a serious problem, the developer has to know what is expected from each agency before he can make any decision with respect to any one of them.

At the Development Review Committee (and in other submissions made over the years) the industry clearly stated that someone is needed in the various Governmental agencies to help the developer monitor the status of his application. Someone with enough knowledge is needed to do a critical path. It takes very expensive and elaborate plans to produce a good product, no one is going to go to this expense if they are not fairly sure that they are going all the way. How many times have you seen a project stalled halfway? The basic reason is lack of communication amongst everyone; developer with agencies, in-agency, amongst agencies, Region with Municipality, Region with Province. Someone has to be responsible. Getting them involved in developing a critical path would be a pre-commitment from each agency to act responsibly.

In essence what I would like to say to you today is that we need a co-ordinated process. The development industry spends millions in legal and planning fees attempting in a very unproductive fashion to find its critical path when what it needs is to have an expeditor (whether he be from the Administrative Department of of the Region or a similar office in the Municipality) committed to getting the development on stream on time.

Thank you very much for your attention.

Presentation by

H.T. Arnold,
Barrister and Solicitor
Arnold and Banbury

I would first like to thank the Chairman for organizing this Workshop and asking me to participate. I do a lot of work in the development field. As you know it is slow at this time, in fact, this is probably the furthest south I am going to get this year. We were asked if we wanted overhead slides provided, but, Mister Moderator, I thought that would be too expensive, I have asked that that money be set aside to expand the Georgetown Sewage Treatment Plant.

One of the most difficult tasks I had - I am going to be talking about front-ending - was trying to really characterize what the policy was all about. I had in my mind that it was "first come first ?" But I did not know exactly what it was. I recalled many years ago, you may recall as well, a particular episode of the "Twilight Zone". There was a spaceship that came down from outer space with a lot of friendly looking people, perhaps they were planners, I do not know. They came out of the spaceship and one of them had a book under his arm entitled "How to Serve Man". I recall the closing sequence of that episode was a human trying to get out of the spaceship screaming "Go Back! It's really a cookbook".

So it is in the context of that episode that the front-ending policy is really a policy of "first come first served".

We are dealing with the specifics of front-ending and the policy of this day. I would like to go over some of the historic ways capital contributions have been raised. First of all, as development proceeded and the municipality established all of the services for sewer and water. The theory there was the municipality was obliged to provide those services by statute and they had the expertise. It was funded by way of debenture, and

that seemed rational because the lifetime of the particular work made it seem reasonable to borrow over that period of time. That policy ran the municipality into financial difficulty. First of all, the whole policy of borrowing creates its own problems in much the same way as you ought not to borrow for your own purchases, just because it lasts for five years. That kind of purchasing has a lot of carry over significance in the budget. The other problem was where there was significant growth, it tended to put the burden of that growth over all of the taxpayers.

The last problem is with the municipality being the provider. The tendancy was not to supply the new development with the quality of service that could have been achieved otherwise. That was in the early 30's and 40's. It caused a lot of financial difficulties for the municipality and was not a particularly appropriate planning tool.

The next general approach was to have the owner supply all the hard services within his subdivision, with the municipality supplying all the off-site services. The theory there was quite simply that the owner was entitled to the service, as being in the municipality. But he would have to pay for all the infrastructure within his own lands. That too had its problems because where there was major growth, large expansions to the infrastructure were required. Again, this caused some difficulty with the municipality.

During all of these times the municipality would, in theory at least, be increasing its tax base with the new growth. Both of these would help pay for the increased financing by the municipality.

We have now come to the modern era, post 1965, where the municipality, through its approval process requires all internal sewers to be provided by the owner in accordance with its standards. It also requires an off-site contribution. The most common form this takes in the lot levy. I will not get into all of the details on lot levies or review all the cases but the theory is simply that it is a genuine pre-estimate as to the cost of providing the extra infrastructure required to service that development.

The idea was that you followed the principle, "the new developmemt ought to pay for itself", or if you put it in reverse, the new development ought not to impose a burden on the existing taxpayers. The powers to impose these financial requirements, or the context in which they were agreed to between the owner and the municipality, are through plans of subdivision, severances, condominium approvals and indirectly through rezoning.

We have now come one step further. Where there is a particular infrastructure required, it can be argued that there is no point in pre-estimating what the cost is and therefore spreading it out over a lot levy, why not just have the developer pay for it. Where it is directly related to the development, that seems reasonable. I would point out though, that if the lot levy policy remains intact, there is a double charging. First of all, if there is a project that goes forward and a new plant capacity is provided for by the developer, it is double charging to them to say there is a lot levy which is our genuine pre-estimate of something that they just calculated exactly. So there is concern by the developers that that type of problem is going to occur. I would point out that in some cases because of the size of the project you can identify all of the costs. It may well be that that's higher than the normal lot levy, and in most of the cases across the region where major physical plant expansions are involved, that is exactly the case.

I would like to attempt to put it in the context of a more particular definition of front-ending. Where the Official Plan or the planners call for large areas to be developed as a major expansion, it may be required as part of that major expansion to expand this facility. As I perceive the policy of front-ending, it is that the first person who requests approvals through one of those processes I was discussing, plan of subdivision, rezoning or severances, will be required to provide, actually and financially, for all of the infrastructure required for all of that development. That has certain economic implications. First of all, if one developer owns all the affected lands the front-ending is not an issue. He would have to pay anyway. It becomes an issue, and my submission is it becomes unworkable, where there are a number of properties. The cost to

the first person would simply not justify him proceeding. The result is the policy of front-ending results in a "no transaction". It does not result in a scheme which would provide financing. The direct result is that nothing happens. My understanding of the scheme is that the person would then have a chance to get his money back from the other developers through some undertaking by the Region. But for the owner of land, however small it is, who wishes to get a letter of credit from the bank to post for this large project, it simply makes the financing impossible.

The only apparent justification for the policy of front-ending is that the Region cannot afford to do otherwise; it has no choice; it cannot provide the physical plant expansion to fulfill appropriate housing objectives contained in its plan. The first thing I would point out with that argument is that it is not an argument based on planning grounds. It may well be that the Region does not have the power to debenture, but that is not a policy that helps them fulfill the objectives of providing houses. As a tentative position, if it is determined that it does not have the financing, then other solutions have to be examined.

Just to go further on that point, the policy of front-ending, in my interpretation is not a policy at all, it's a rule and I can best illustrate that by telling you what I think a policy is. The policy is that a "new development ought not to unduly burden the present taxpayers". The solution to that is to examine each project and decide how to finance it in order to fulfill that policy. In my view, it is, as a matter of principle, wrong to create a rule and attempt to apply it across this Region which will not fulfill either that policy or the growth or housing policies.

Because of the fear of going first, it also has significant effects on the orderly growth of the municipality. I always think of orderly growth in terms of standing at a wicket at the bank, everyone with their building permit applications or plans of subdivision are standing there in a nice orderly line. You may have to wait a little while, people have been know to pass out in the line-up. But now there is a sign up that says "First

Person in the Morning Gets Shot". So, it is not surprising that the line is a little disorderly right now, if it exists at all.

I have been told I should provide an alternative. I think I have indicated to you in some ways, that it ought not to be a rule, it ought not be applied across the Region. We have particular projects that have to be done to fulfill the objectives of the plan and so those particular projects have to be looked at individually. In Halton Hills and in the Georgetown Urban Area we have a particular example, perhaps not uncommon to the other municipalities. Planned expansion has been estimated in the order of $7.2 million. We have approximately 19 developers in the expanded urban area and the perception of front-ending is that nothing is going to happen as long as that stays in place as a policy or as a rule.

In my view, each case should be fully investigated either in the context of secondary planning or by a task force composed of financial experts, a representative of the taxpayers and the development industry. There are many factors in the Georgetown situation that might be applicable to other situations. The first issue is that the projected expenditure involves a lot of enhanced improvements, that is, improvements that in no way relate to new development, but involve correcting problems that exist now. The report that has been produced in no way quantifies that, but that is an important element if you are going to properly assess new development. I do not want to bore you with statistics, but the rated capacity of the plant is about 30,000 in population equivalent. The actual use is in the order of 18,000 (population equivalent). The suggestion is that no new development take place until it is expanded to 40,000. The reason for that is there is about 11,000 in reserves for committed development and potential development. Some of the things that have to be investigated are, whether all of the new development can take place and be levied in the ordinary way and plant expansion still take place; or whether the planned expansion is going to be phased. Nothing in the reports indicate it cannot be phased in accordance with a phasing program.

The difficulty that I have with front-ending is that it makes all of that

planning and all of those research alternatives pointless. I look at it this way, if you were the board of education you would not build a school in a new area right now, and equip it with the chairs and everything and then start to build houses; and yet front-ending seems to do exactly that. That is an inferior and expensive way to do it.

That someone else is paying for it does not justify the process. My submission it that there is going to be no transaction, no one is going to pay for it. It's like the person who wants $200,000 for their bungalow, in Halton Hills at least; it just simply is not going to happen.

Presentation by

Henry Stolp

Past President

Toronto Home Builders Association

Housing in Halton has basically been and will continue to be quite traditional. The Region has a very good industrial base. Burlington, which is next to Hamilton, has been considered a bedroom community along with the other Municipalities of Oakville, Milton and Halton Hills. Basically bedroom communities which have a substantial industrial base. They service the Mississauga, Toronto and Hamilton areas.

In the past a lot of development has taken place in Burlington, Wimpey for example, is south of Upper Middle Road and is at this time trying to go further north.

In Oakville a great deal of growth has happened north of the Q.E.W., most of it before 1975-1977. In Georgetown, the majority of it was developed by Rex Heslop. All of these communities have had a substantial base of growth in the late 1960's and early 1970's. Whats happening today? I'll compare Halton Hills, Burlington and Oakville to the cities of Scarborough and Markham.

I'll deal with single family buildings starts, however for Burlington I only have permits so I'll assume they are starts. In 1980 Burlington had, 439 building permits for single family dwellings, in 1981, 270 and 1982, 123. Oakville had 215 in 1980, 634 in 1981, thanks to Glen Abbey and Wimpey in the Joshua Creek area, 266 in 1982. Markham had 883 in 1980, 1249 in 1981, 1321 in 1982. Scarborough had 813 in 1980, 983 in 1981 and 1093 in 1982. The point is Markham and Scarborough have both grown through 1980 to 1981 and 1982, 1982 being a difficult year for most Municipalities. Oakville had a bump in 1981 with the communities of Glen Abbey and Joshua Creek, most of it because of what Mr. Arnold called

front-ending. I dare say Genstar would not want to put the money into the ground today that they did in 1979-1980.

What's the difference? Is it because of Metro? I do not think so. Is it because of servicing? Possibly. Is it because of Policies and Municipal leadership? That is where I think it is.

Some of the problems that I have seen as an outsider, and at some points of my career as an insider in Halton Region, are as follows.

1981-1982 was the year the Headon Community was supposed to be built. I was involved with Costain, as I am sure you read about in 1979-1978. Headon was approved and supposed to be developed in 1981. So the developer would have liked to build in 1981, but as Mr. Arnold referred to, the first house that had to be built would cost the developer $3 million. A lot of this was because of the water treatment plant, no developer could afford it, and no developer was prepared to put up that sort of money.

Levies in Halton are tied to the Southam Building Index, housing is not, housing has decreased in price over the last little while. Land certainly is not tied to the S.B.I. Land prices for 1977 in Burlington were $550 per linear foot plus the payment of levies. Levies at that time were $1200. In 1983, if you can sell some land for $600 a linear foot and maybe you got levies out of it, but maybe you do not, then you might be doing all right. So what has happened to developers and builders profits? From 1976 to 1982 nothing, its gone down hill. What has happened with the levy system in Halton Region? The levies are tied to an index system and they keep going up. I think the Region as well as the Municipalities should take a look at this if they want growth. If they do, they might try to make a deal with the developer, and promote some growth.

I dare say that if levies were split in half you might see some more starts, you might still cover all of your costs, and possibly more. Levies should all be tied into building permits. The way it is now the person is in for some substantial up-front costs. For example, when a substantial

developer wants to start something in Burlington, he has to come up with a great deal of up-front costs to maybe build 20 houses, because levies are tied into the entire plan. If he only had 20 lots and another 20 lots, and another 20 lots, in fragmented ownership you would not have the same problem. Try to make deals with developers and builders. The Provincial Renter Buy program promoted housing, you can see some of the effects it has had in other communities. In 1982, both Scarborough and Markham improved. From 1981 to 1982 they did not do the same as Oakville or Burlington. The starts which may have occurred in Oakville would have been substantially resurrected if it had promoted the programs given by the Federal Government. OHAP in Burlington spent a great deal of money putting in a sewage treatment plant, I am sure it is still not at its capacity. The Federal Government grant was a great boom to us in the housing industry. As Peter Barnard indicated I started my own business in June of last year, some people thought I was crazy and I was not so sure myself. But I went ahead anyway. We started with a small piece of land in Scarborough, set up a sales office in September and sold 46 houses. We are now building those houses, most of them because of Government Grants. There are also all sorts of other Government programs available through non-profit or co-operative housing.

We'll just go back to Markham, which I referred to a couple of times. I was working for Sandbury at the time and we had a subdivision agreement intact with the Town of Markham, and we said to them we cannot build under the terms of the subdivision agreement. We are prepared to go in and start building houses, set up the sales office and develop the land, if we can revise some of the conditions in the subdivision agreement to more closely relate to actually building houses. They considered it, they made the changes, and they have made substantial changes since then.

I was asked not to be overly critical, and if I was critical to be constructive. If there is one word it has to be co-operation. This goes for all levels. Burlington, Oakville etc. should not pass the buck to Halton Region, Halton Region should not pass the buck back to Burlington, because then nothing gets done. You end up with nothing happening, just

passing bucks back and forth. No land is being developed, no houses are being built. Maybe we should have had this conference we are having today a year ago, that is when we were definitely having problems with the housing industry. Today we are coming out of it, I hope. It is a good sign that you see there is a need for a conference, and that there should be some co-ordination, between the industry and Government at all levels. Housing should be encouraged. This is a great Municipality, it has great facilities with highway and port facilities, there should be growth here.

One hundred twenty-two building permits in Burlington is not something Burlington should be proud of. In 1983, I see that housing will be much better than in 1982. Regardless of the overall situation, if Burlington, Oakville and the other Municipalities work with the developers things can happen. Consumer confidence is higher than it has been in many, many years, recent charts would show they are the same as they were in the mid-1970's. Interest rates are down, and affordability has never been better, wages have gone up, house prices have come down, and the cost of carrying a house is what it was back in the late 1970's. Today the consumer is getting very good value for his dollar, builders are not making large profit margins, because he has to keep his staff alive, even with a reduced staff. The subcontractors, and suppliers are turning over very small profit margins in order to stay in business.

The developers are the same way. So whatever is built, is built with very little money going to the building industry and good value to the consumer. Houses are generally smaller than they have been in the past, so they are less expensive, although I think the second and the third time market will come back, as it has started to now in Toronto. There seems to be some overall strength in the economy, the stock market has been strong since last August. This has been an indicator for many years. Most of these indicators are positive.

I'll go back for a little story as to what happened in Scarborough with me in the last two and a half months. I had a small subdivision of 10 lots. I submitted a rezoning application on December 15, I expect I will have the

land rezoned by March 16. The Borough said you cannot do it that fast. So I said I want to try and see what we can do. They have done handstands for me, and the main reason is so we can build 10 houses on those lots. Rather than going through draft plan of subdivision, I am going by consent, because I have already built a road to the subdivision. So if there is co-operation, the builder will work to make it work, if the Municipality will work to make it work as well.

Housing is a major factor, it creates jobs and creates work. For every start there are two man years of employment. Some of these things are some of the major factors as to why this municipality should look at better co-operation. I appreciate the fact that this conference is here today and I hope it is a sign of things to come.

Presentation by

Arnold Emmott, Vice President

Monarch Construction

Housing Demand Forecasts and the Need for Growth

If someone can tell me what is going to happen to interest rates over the next several years, then I could roughly forecast what would be the demand for new housing in Halton Region. The past year has been a very difficult one for the housing industry in Canada. In fact, building starts were at the lowest level since 1953. Many builders and developers have either been driven into bankruptcy or have ceased operation; cash flow problems have depleted working capital; financial institutions have greatly restricted the availability of capital, and hence we are now in an era where the ability of builders and developers to finance or "front end" development costs is severely limited.

High interest rates have created a situation of "pent-up demand"; purchasers deferred the buying decision. We are now experiencing a resurgence in the resale market and in the new home market as interest rates decline. The first exhibit shows residential new home sales versus mortgage interest rates. The graph demonstrates rather dramatically the effect of the cost of money on new house sales. You will note that sales peaked in March of 1981 as interest rates rose through the 15 to 16 per cent range; sales nose dived from April 1981 as interest rates continued to soar as high as 21 per cent, and sales remained at a relatively low level until about July or August of 1982 when interest rates began to decline. Sales are now increasing as interest rates are falling back into an area where housing becomes affordable to a much greater percentage of the population.

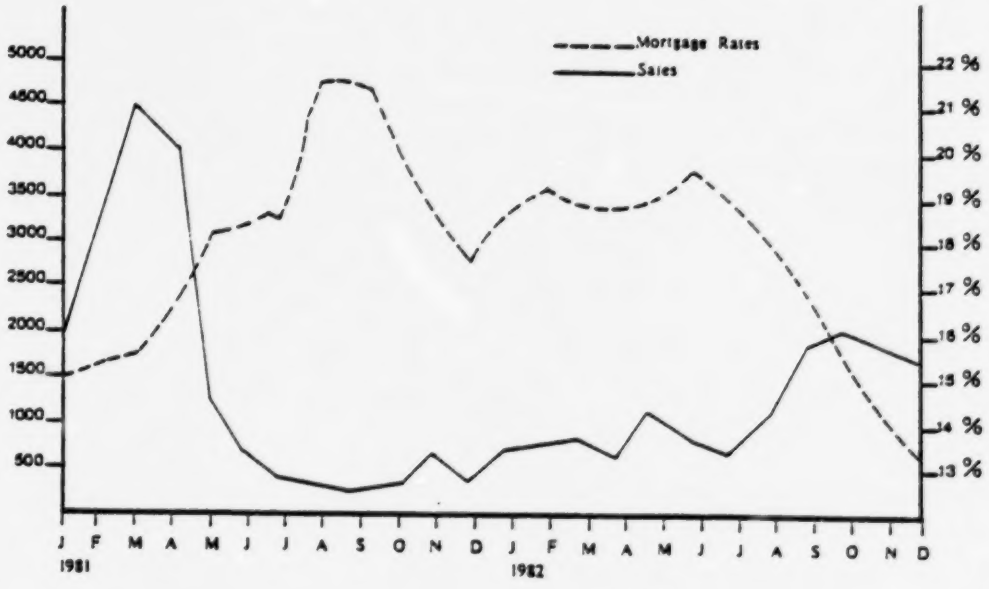
Now let us consider demand for housing in Halton over the next 5 to 10 years. In this exercise, we will try to consider "normal" demand; that is,

Exhibit 1

NEW HOME SALES

IN RELATION TO

MORTGAGE RATES



Metropolitan Toronto Market Area

demand uninfluenced by interest rates.

We are fortunate to have up-to-date statistics available, as our company, Monarch Construction, had recently commissioned a study of houing demand by Clayton Research Associates Ltd. in regard to lands we own in the Rose Community in Burlington. The following data is derived from that study.

Exhibit 2

This Table shows existing and projected new housing demand in the Toronto and Hamilton market areas. Please note that this demand is projected to decrease slightly during the 80's and then more rapidly after 1991.

Exhibit 3

This slide shows the total population for Burlington, Oakville and Mississagua combined as a percentage of Toronto and Hamilton CMA's. The trend is to an increasing share of the total population.

Exhibit 4

This Table combines the data shown on the last two exhibits. It demonstrates that what we might call the western metro market area will experience moderately increased housing demand in the 80's, and slightly lower demand through to 1996. In addition, the general shift in growth is expected to be westerly and, hence, it seems that Halton will enjoy an increasing portion of the smaller pie, so I believe that we can expect to have a fairly constant and perhaps increased housing demand in Halton Region in contrast with the experience in the metropolitan Toronto market area, and certainly in marked contrast to what will happen in the Province and across the country.

Therefore, it seems logical that the pressure for growth is building up in Halton area municipalities. We have seen much recent development in Milton and Oakville. It is a safe assumption that Halton Region will attract much

Exhibit 2

Total New Housing Demand (units)

Toronto and Hamilton CMA's combined

1976-81	=	156,200	(Actual)
1981-86	=	146,200	(Projected)
1986-91	=	144,800	(Projected)
1991-96	=	110,500	(Projected)

Exhibit 3

Total Population - Burlington, Oakville and Mississauga combined as a percentage of Toronto and Hamilton CMA's

1971	10%
1976	12.7%
1981	14.3%
1986	15.8% + Est.
1991	17.3% + Est.

Exhibit 4

Estimated Total Housing Demand of Burlington, Oakville and Mississauga

1981-86	=	20,400 units total
1986-91	=	22,828 units total
1991-96	=	19,116 units total

development if it wants to do so.

What is the alternative? I suggest that no-growth policies lead to stagnation, under-utilization of capacity and, ultimately, a high rate of taxes on existing ratepayers, as new industry will not be attracted to a dormant community. Unfortunately, I cannot produce statistics to show the effect on taxation of various growth rates. This would be a very worthwhile study if a model could be developed, however, there is evidence at hand - the Town of Markham has not increased its mill rate in 5 years. Why? Because new assessment, both industrial/commercial and residential, has not only paid its own way but has enabled the fixed municipal overheads to be spread thinner.

Hence the conclusion - There will be a healthy housing demand in Halton - and it is in the Region's interest to do everything possible to accommodate this demand.

Planning for Growth

If we are to have a positive development climate, we must not be negative. That seems simple. Let me suggest 2 axioms.

a) productivity varies inversely with regulation
b) cost varies directly with regulation

Low productivity is a problem in Canada today. We are told that the only way to increase our real standard of living is to increase our productivity. We have had zero productivity increase since 1976.

It seems so obvious that ever-increasing regulations and requirements are counterproductive. Excessive studies, detailed documentation, a multiplicity of agencies with sometimes contrary requirements, an overlap of jurisdiction, one agency rechecking work another has already done - all these are counterproductive situations. A great deal of hard and honest effort is expended by those involved, but much of this effort may be

unnecessary and it is certainly expensive.

Low productivity means higher cost, that should also be obvious. Excessive regulation also increases cost if unnecessary requirements are imposed. The Report of the Federal-Provincial Task Force on the Supply and Price of Serviced Residential Land in 1978 concluded, among other things, "since they no longer pay for local services, municipalities have no incentive to adopt the most value/effective servicing techniques. The excessive and/or obsolete standards we observe in many municipalities are a predictable result."

I am pleased to note that the Urban Development Institute requested that meetings be held with staff in an effort to co-operatively work toward a review and rationalization of development costs and procedures. We must ensure that development cost does not price Halton out of the market.

I would like to take this opportunity to congratulate Mayor Bird and Burlington Council for showing their commitment to the improvement of the development process by the formation of the Mayor's Development Process Review Committee. This committee, formed of elected officials, staff and invited members from the development community and interested parties, is proceeding with its investigation. I hope that its findings will be implemented and not simply shelved. I recommend that the Region also consider a task-force approach to streamlining the development process.

So now lets assume that successful steps are taken to streamline the development process and hence increase productivity and decrease cost. What more should Halton do to provide for a healthy housing market and provide reasonably-priced building lots and houses? The simplistic answer is to flood the market with serviced lots and blocks for various housing types, and not to restrict development. Then the forces of the free marketplace, of supply and demand, will come into play. Unrestricted competition is the best guarantor of minimizing prices. Competition, not Government, is the most efficient regulator.

But unfortunately, it is not quite that simple. Since large amounts of money are required to provide the infrastructure to permit development, the Region and the area municipalities have vested interests in where, when, and how much development should take place. Hence the concern with the "Staging of Development".

In this regard, we recommend that a realistic approach be taken. Ensure that a serviced land supply of about 3 to 4 times the anticipated demand be provided. Experience indicates that older communities are very slow to complete. Infilling cannot be counted on. Therefore, a very liberal approach should be used in deciding on the amount of new development to be released. Basically, if a develoer wants to proceed, and is willing to risk his capital, I feel he should be allowed to proceed so long as water and storm and sanitary sewer capacity is available, or financial arrangements have been finalized to make it available. Other infrastructure components such as boundary road improvements can generally be left until development is well underway and then be financed by general debentures and provincial subsidies.

Bert Arnold has dealt at length with what we perceive as the greatest impediment to development in Halton Region, namely the Region's front ending policy. I want only to bring to your attention the unfairness of that policy.

Let's suppose I want to sell bathing suits, so I go to the Regulatory Authority and ask for a licence to sell bathing suits. They say okay, but as a condition of granting you a licence we want you to build a swimming pool for the people who buy your bathing suits as well as those who will buy bathing suits from others in the future. I say: "I will gladly pay for my share of the pool" but they say "No. You pay for the whole pool and we will try to get part of the cost back from other bathing suit sellers some day and pay you back then." Would you build the pool for them? That, in essence, is the Regional front ending policy. It can completely cut off development. We understand that the Region cannot afford more debenture issues, that it has reached its limit. So we have a Catch 22 situation.

But there must be a better, more equitable way. We recommend that a task force be organized to review the Region's debenture needs and to investigate alternatives to the current front ending policy. The Province and the industry should participate in this study. It is worthy of note that in other growth areas (York-Durham and South Peel), the Province provided financing which is recovered by charges to municipalities which are then passed through to developers.

Future Housing

What can we expect in housing design in the next decade? The experts tell us, based on demographic studies, that family size will continue to decrease, non-family households will increase, and that the average new house size will decrease. This is probably correct. But in Halton it may or may not be. I suspect that there will also be considerable demand for the large single family house in Halton. Of sizable communities in Canada, Oakville has the second highest per capita income, and Burlington is number four. So if there is not a sizable executive market here, there isn't one anywhere.

In any event, I feel that the Halton housing market is somewhat different from the overall Canadian markets, but anticipated demographic changes do require that both the public and private sectors must be flexible in their ability to adjust to changes in the marketplace. Therefore, flexibility is a criterion for the provision of a successful housing environment in the 80's.

Rent Controls

We were also asked to address the question of rent controls.

This is an area of Provincial responsibility, but the implication for Halton is quite simply that few apartments will be built by the private sector so long as rent controls are in effect.

Rent controls have given a short-term benefit to one sector (the tenant) at the expense of another sector (the landlord), but have worsened a long-term problem (the provision of an adequate stock of apartments) by, in effect, freezing the private sector out of the business. Certainly high interest rates in the near past have also been a tremendously inhibiting factor on the construction of rental apartments.

Granted, new buildings do not fall within rent controls, but a new building has to compete with the existing stock, and who knows when the rules will be changed again.

Controlled rental apartments are currently a bargain and most tenants could probably afford to pay more. Understandably, they don't want to any more than we like to pay income tax. The real problem is that some people do indeed need help and could not afford to remain in a decontrolled rental environment. These are the unfortunate people who often do not have the ability to cope with inflation, the retirees, the disabled, single parent families (and in 1982, builders and developers).

These are the people that the industry cannot serve unless subsidies are available, but it seems to me that a program of rent supplements based on a means test is the fairest approach. I think we all believe that it is the responsibility of our society to help those who need help. In fact, that is the essence of civilization.

In summary, the impressions I want to leave you with on behalf of the development industry, for housing in Halton in the 80's are:

1. Halton wants to grow. You have to be ready.

2. The development industry is no longer a 'fat cat'.

3. In planning for growth you must

    a) increase productivity and decrease cost by streamlining

procedures and minimizing servicing standards

b) work together with, rather than in confrontation with, the development industry. We can no longer afford the inefficiencies of confrontation.

c) develop and maintain a positive attitude toward growth.

d) provide an ample supply of serviced lots and blocks to let the marketplace work.

e) find a more palatable solution to the provision of infrastructure than 'front ending'.

f) be flexible in zoning and development requirements.

4. If additional rental accommodation is required, press for the elimination of rent controls and the implementation of a rental supplement program based on ability to pay.

5. If a need for subsidized housing is identified (and I suspect that there is such a need), then start to investigate the cost and assistance available. We expect that you will find that any public ownership will involve a considerable cost to Halton Region by way of subsidy as well as an increase in staff cost.

Thank you for your attention

Session One

Q. R. YESTADT, GEORGETOWN AREA RATEPAYERS ASSOCIATION

You mentioned the plant in Georgetown having a capacity for 30,000 people that was based on the original 100 gallons per person per day. In the meantime, the Ministry of the Environment has increased its requirements to 125 gallons per person per day which really results in a capacity for 24,000. Do you feel the existing taxpayers in Georgetown can now pay for increasing that 24,000 back up to 30,000 or that it should be looked at that that is the capacity?

A. BERT ARNOLD

The 30,000 figure, is, I think, a Certificate of Approval issue. An interesting point you mentioned was that this is based on 100 gallons per person per day, whereas the new MOE standard is 125 gallons per person per day. In fact, the consultant who prepared the sewage treatment study recommended a figure of 105 be used and that 125 be used for planning purposes and he expects that experience will show that this figure of 105 will be more accurate. I never suggested and don't intend to suggest that existing taxpayers pay for the increase in capacity but there may be issues of enhancement, that it, problems that exist now that in the ordinary course of time have to be addressed and corrected. The Study does not point out or identify what portion of the cost that is and it may be minimal, I don't know that. Interestingly enough, new development in the Georgetown Urban Area is not necessarily development outside the Urban Area. The

NOTE: In the Question and Answer Period section of this Proceedings Report "Q" is used to indicate a "Question", "A" to indicate an "Answer" or response, and "C" to indicate a "Comment.

consultant in his report has identified a lot of development that hasn't gone through the process at all (hasn't been rezoned or recognized in an Official Plan) and yet he allocated capacities to it. The fact is, we have a certificate for 30,000 and we are now operating with 18,000.

Q. R. YESTADT

You mentioned that you wrote a solution to this front-ending policy. I am not a lawyer but I did not hear in your words a solution other than get rid of the rules. What is your solution?

A. BERT ARNOLD

The solution I suggested was not to apply a rule across the Region but to form something in the nature of a task force to look at the project to see how it could be funded in a way that fulfills all of the objectives of the Official Plan in terms of growth and the provision of housing.

Q. ROLY BIRD, MAYOR, CITY OF BURLINGTON

1. You mentioned smaller homes. Would you tell me about your experience with smaller lots and larger homes up to 2,100 square feet. I'd like to know if there is identification of the market for lower square footages like there was in the early 1950's.

2. Something the development industry hasn't thought of is the carrying cost of who they are selling to. The taxation we have on reassessment is unfair. Has the development industry ever thought of becoming an advocate for market value assessment so they can have lower costs for new homeowners who are really the ones who are suffering in this matter?

A. HENRY STOLP

I'll turn to square footage. In September, we started houses of around 1,200 square feet on thirty foot lots. We started again in January, a different project, same size houses from 1,200 to 1,500

square feet. My remarks are that we are looking at 2,100 to 2,400 square feet. The people who were previously looking at 2,400 square feet would now be happy with 2,000 square feet. The people looking at 2,000 square feet would probably now be happy with 1,600 square feet but the bottom end of the market is going up. There is not much of a market at the low end. I think that that market was there last year, predominantly with the first-time home buyer. But if you look at Heritage Place there are a lot of houses sold around 1,100, 1,200, 1,300 square feet. That market however is now starting to move up as well.

A. DOMINIC ROSART

I'll respond to the question with respect to the market value. I am certainly a firm believer in market value assessment. Unfortunately, and I can see the problems at the political end, you are now dealing with the haves - people who are there, they are the people you are going to be fighting. I think it is an awfully good idea because there certainly is quite a disparity. I had a discussion with an assessment officer just a few days ago and he is looking at discrepancies of 50 per cent in assessment within the Municipalities.

C. ARNOLD EMMOTT

There isn't very much I can add to what Dominic has said. It certainly is apparent that it is a much more fair way to go, but as you know it is politically unacceptable.

C. ROLY BIRD

The point I am making is that there is a ways and means of taking this to the Region. I don't think it is going to happen in Burlington and it may not happen in Oakville but it may happen if it's taken through a Regional process. There may be a message coming from this Housing Conference, if there were a motion put to Regional Council in support of taking market value assessments through that process it might be worthwhile.

C. BRAD CLEMENTS, TOWN OF MILTON

I haven't heard any comments, particularly from the development people here today, regarding people's changing attitudes. I think it was lightly touched on by Mayor Bird. I think that other changes have occurred over the years. Mr. Arnold mentioned that we can no longer afford outdated policy. I think we can no longer afford outdated technology. You are talking about the concerns of front-ending and the high cost of servicing. When we hear that the MOE has increased the requirement per day to 125 gallons per person per day we've got problems. If we reduce that figure in half, can you imagine the reduced cost of servicing.

C. BOB BRECHIN, BURLINGTON COUNCILLOR

I have a problem with market value reassessment. The other day I went into the bank and the manager asked if my house is still worth $130 to 140 thousand. I answered that my neighbour, with about the same square footage, just recently sold his for less than $110,000. Based on that type of thesis, market value reassessment really is worthwhile if it is continually going up.

The area I live in basically is anywhere from 17, 18 to 50 years old and all the schools in that area are pretty well paid for, as well as many of the other amenities. I am just questioning whether some of the retired people in the older homes should really be buying new schools. They are paying some taxes now as it is and I guess that some of their taxes even if they are assessed at a lower rate are still going to schools and their children are long past using them.

C. HENRY STOLP

In terms of market value assessment, Kitchener-Waterloo transferred to market value reassessment and had some growing pains going through it but I think that now it is starting to work out quite well. If you take a look at the possibility of selling a house, each purchaser we sell a house to is assessed at market value. So what is happening is that people who are buying houses are paying more tax than people who

own houses which are of equal value in the community, and that is where I think the disparity is. First of all, they pay up-front levies up to $4,500 plus paying taxes at a higher rate so they are getting it at both ends. That's where we think the disparity is with market value assessment.

CHAPTER 4

SESSION TWO

THE GOVERNMENT SECTOR

PANELISTS

Doug Ewart,
C.M.H.C. Mississauga Office

Murray Wilson,
Ministry of Municipal
Affairs and Housing

Ann Gabriel,
Halton Housing Authority

Presentation by

Doug Ewart, Manager

C.M.H.C. Mississauga Office

Good morning ladies and gentlemen, it is a pleasure to be invited here today and I commend the Region of Halton for hosting this workshop.

Today I will attempt to give you an overview of the role played by Canada Mortgage and Housing Corporation and an insight into a few of the housing programs that we administer on behalf of the Federal Government. I will also indicate where the Regional Government could fit in and suggest a few role options that they may wish to consider. Let me commence with an overview of C.M.H.C.

WHAT CMHC IS AND IS NOT

CMHC stands for Canada Mortgage and Housing Corporation, formerly Central Mortgage and Housing Corporation - a name change a few years back to emphasize that we are a National organization operating on a decentralized rather than centralized basis/

CMHC was established in 1945 as a Crown agency charged with carrying out federal housing legislation. It is responsible to the government through the Minister of Public Works and reports to Parliament through the Minister.

We are not a Federal Government Department nor are we an agency that establishes housing policy which is a government responsibility. We have the capability of borrowing funds from the Government of Canada for purposes of investment in housing programs in Canada and we are obligated to repay those borrowings plus interest. We are in income producing organization, pay federal income taxes, and transfer income after taxes to the Reserve Fund which is limited by statute to $5,000,000. Any excess

over this amount is transferred to the Receiver General of Canada.

Our Corporation has and continues to operate at a profit in spite of difficult financial times.

CMHC, as I mentioned earlier, is the agency charged with carrying out federal housing legislation. The principal piece of federal legislation dealing with housing and urban development is the National Housing Act. Under its provisions, the federal government has aided in the production of more than 50% of Canada's housing in recent years. The federal government has succeeded in doing this without assuming direct responsibilities which are constitutionally allocated to other levels of government or which can be borne by private enterprise.

In the past few years, our organization has been concerned that there has not been a clear distinction between the housing policy role, especially as it relates to social housing programs, and the business role of the mortgage insurance operation. As a result, we were successful in 1981 in having the National Housing Act amended to allow CMHC to operate the mortgage loan insurance operation as a separate business entity while retaining the role of administrator for the Federal Government in the delivery of their social programs. In this way, it became clear that the Federal Government rather than CMHC was responsible for establishing housing policy while CMHC was charged with carrying out those policies on a charge back arrangement.

Over time, CMHC has moved away from a more direct front line participant in the actual design, tendering and construction of housing in Canada, to a direct lender in the industry, to presently an insurer of loans for other financial institutions. In other words, from role of builder to banker. We will likely continue this role in the future, as well as study and recommend new solutions to housing problems along the line of mortgage interest rate insurance and a shelter allowance program which are currently being discussed.

FEDERAL/PROVINCIAL HOUSING PROGRAMS

Let me now move on to explain some of our current involvement in housing under Federal/Provincial housing programs. Through the facilities of the National Housing Act, the Federal Government, through CMHC, may enter into partnership arrangements with Provincial Governments or their agencies to acquire and develop land, acquire, rehabilitate or construct housing projects or assist rural and native housing organizations improve their housing conditions. We also enter into a partnership arrangement for the delivery of publicly sponsored social housing projects and financially assist a percentage of the tenants with an additional rent supplement, one of the programs that Anne Gabriel at the Halton Housing Authority administers.

The Social Housing program is made up of three separate programs. The Municipal Non-Profit program is the one I just referred to as the partnership arrangement with the Province. In Ontario, the province has the lead role in the delivery of this program and Murray Wilson from the Ministry of Municipal Affairs and Housing will go into more detail on its works. The Non-Profit Co-operative program is the second form in which the program operates and the third form is the Private Non-Profit program. The delivery of the latter two programs is the responsibility of CMHC.

The programs are intended to achieve three objectives:

1. To provide modest, affordable housing to low and moderate income families and individuals,

2. To produce modest housing through cost controls which we call maximum unit prices or MUP's and,

3. To encourage approved lenders to provide capital financing.

The recipients of the funding are Municipal Non-Profit organizations, community based non-profit organizations and continuing housing

co-operatives.

Community based private non-profit groups have historically been associated with churches and service clubs. Whatever their base, CMHC, looks for a long term commitment from the board of directors to ensure effective ongoing management. As well, the tenants are not necessarily part of the Corporation or Property Management. Any savings achieved in the operation of the project can be used to further enhance rent geared to income opportunities.

Continuing Non-Profit Co-Operatives, on the other hand, are usually composed of local people who have direct interest and involvement in the management of the project. The housing is owned collectively by the co-operative members although individual members may change over time. In co-operatives any savings achieved through the group's efforts are reflected back in the charges to all of the residents.

As well as financing, assisting non-profit organizations with the initial up front expenses of determining need and demand for the project through to preparation of final working drawings, we also underwrite a mortgage loan made by an approved lender up to 100% of the project capital costs related to shelter. Since the loans negotiated with lending institutions are at market interest rates, we also provide federal subsidy assistance equivalent in amount to write down the interest rate to 2% to ensure project viability and to enable low and moderate income families access to the housing. This assistance is directed in two ways:

- initially to allow all units in the project to have rents or shelter charge set at the lower end of the market range for similar accommodation and,

- for those residents in greater need, to receive a deeper subsidy on a rent to income basis.

The allocation of the social housing units is done on an annual basis and

originates from Treasury Board. CMHC distributes this national allocation to each of our Regional Offices across Canada based on Provincial priorities of need and previous activity under the program. At this point in Ontario, for example, our Regional staff meet with the staff of Municipal Affairs and Housing on a Housing Planning Committee to review the Municipal needs on a fair share approach. The CMHC offices in turn meet with the Provincial Co-ordinators to discuss specific projects and requirements based on the fair share allocations to assist with the final local allocations. Table 1 indicates in real terms what is expected to happen to the 1983 allocation of social housing units.

TABLE 1

PRELIMINARY ALLOCATION

1983 SOCIAL HOUSING UNITS

National	22,500 Units
Ontario	6,688 Units

C.M.H.C.	-4,528	Province	-2,160*
Rural & Native	379	Rent Supplement	503
Urban Native	30	Municipal Non-Profit	1,657
Diand	172		
Co-operatives	1,981		
Private Non-Profits	1,966		

* Does not include provincial units allocated and used under Canada Rental Supply Plan

FEDERAL CANADA RENTAL SUPPLY PROGRAM

Let us talk now, for a few minutes, about another form of subsidy program that most individuals consider to be carrying itself and that is market

rental housing. There has been and continues to be some form of assistance going to builders for the past ten years to encourage the construction of new rental units. Assistance has varied but usually taken the form of outright grants, interest free loans and/or tax shelters. These incentives are intended to assist builders in bridging the gap between the economic rents required to make a project viable on its own and the real market rent that they can generate in the marketplace. This gap is presently $200 per unit per month and fluctuates directly with changes in interest rates, as well as costs of land, construction, labour, imposts fees, etc.

The Federal Government in November, 1981 introduced the Canada Rental Supply Program to encourage additional construction of rental housing through the provision of interest free loans for fifteen years. Builders are required to put in a minimum of 20% equity of total capital costs and offer up to 33% of the units to the Province for rent supplement purposes. Although there are no restrictions on the form of construction or unit sizes, the builder must provide access for the disabled, as well as design a minimum of 5% c the units for the disabled unless he can demonstrate to us that the market cannot support this number.

We are currently advertising a proposal call in the Region of Halton for rental units under the CRSP program. We are specifically prepared to entertain a total of 500 rental units, 200 in Oakville and 150 each in Milton and Halton Hills. If you are aware of any potential interest, we would be pleased if you would put the builders in touch with our office in Mississauga.

ROLE FOR REGIONAL GOVERNMENT

The final area that I would like to address is possible alternative roles for the Regional Government. Certainly there is no immediate right answer, however, there are perhaps some areas worth considering.

No. 1 The Region is in a good position to determine the need and demand for housing of all types. Whether they can identify the adequacy

and affordability issues or need for additional rental units or rehabilitation of the present stock. This is a major area that would assist all sectors of the industry in identifying where the need exists.

No. 2 It seems to me that the Region must have access to information on all various housing programs on a current basis to ensure that their constituents have access to all the benefits available to them.

No. 3 The Region could look at taking a direct or indirect role in the housing industry as CMHC has over time. Due to the sophistication levels available now, it might be more appropriate to play a supportive role rather than direct player.

No. 4 The Region could throw their hat into the Municipal Non-Profit ring, however, they should do so fully understanding and appreciating that the unit allocations are being filtered further and further each year as new players enter the field. Perhaps it would be just as worthwhile to support existing private non-profit and co-operative groups already in existence.

No. 5 The Region not only should be fully cognizant of the current housing programs but be aware as to how developers are financing their projects to ensure that everyone is receiving the maximum benefits of available resources. For example, to know that a rental project financing under the Canada Rental Supply program will also bring onto the market badly needed rent supplement units, as well as units accessible to the handicapped.

This forum is an excellent method for raising issues and providing alternative roles for the Region to consider. I look forward to working with the Region in providing input to assist in this endeavour to ensure all residents of Halton Region are well housed.

Presentation by

Murray Wilson, Executive Director
Housing Programs Division, MMAH

Mr. Chairman, ladies and gentlemen, thank you for inviting me to speak to you regarding this important issue, housing. I am pleased that Doug Ewart led off this session in that he has attempted to develop some focus. The difficulty is not easily reduced to a simple A + B type of equation. Nevertheless, we have undertaken this assignment and we will do the best we can.

Following on the point Doug made with respect to the Joint Planning Process, I can confirm that the Province regards the JPC as an important planning tool in allocating social housing units. I should emphasize that is what the JPC is - a tool. It does not provide all the solutions. There is still a requirement for tough decisions to be made about projects - in other words who is going to get what.

Let me work my pet peeve for a moment. As you have heard explained, the social housing unit allocation is a Federal initiative. In Ontario, there are two administrative agencies for the social housing units allocated to Ontario, i.e., CMHC and MMAH. CMHC administers the Private Non-Profit (PNP) and Co-op while MMAH administers Municipal Non-Profit (MNP) and Rent Supplement, etc. The sharing of the allocation is done on a National basis first, followed by the fair share market by market approach in Ontario. During this process lists of actual projects capable of being committed in 1983 are reviewed. CMHC lists are composed of PNP's & Co-ops, while MMAH lists are composed of MNP's and Rent Supplement, etc. Since the inception of the JPC, CMHC has managed to obtain the largest share of the allocation. In a time of scarce resources, I wonder if this allocation process should not be reviewed.

For example, is seems clear to me that MNP family and senior citizen

projects house a larger share of those persons requiring deep subsidies. Up to 25% of the units in family projects and 50% of the units in senior citizen projects are set aside for persons requiring assistance to pay for their shelter. On the basis that the MNP is serving more of the most in need first, I believe the MNP should get a larger share of the allocation.

Now if I can step down off my white charger I will try and deal with the housing situation in Halton as I see it. The Region's Official Plan contains goals and objectives for housing as well as a statement of the policy of the Region with respect to housing. I personally believe that the Region could make tremendous headway by pursuing a course of action in the housing field predicated on these policies, goals and objectives. Certainly Federal and Provincial governments have indicated their willingness to help by their mere presence here today.

I attended a one-day housing seminar in Hamilton hosted by the Regional Municipality of Hamilton-Wentworth during December 1982. The purpose of that seminar was to allow for public discussion on the pros and cons of the Region becoming involved in Municipal Non-Profit Housing Programs. Personally I felt that it was a useful process and it provided for open and public discussion on the merits of the proposition. Hopefully these deliberations here today will be helpful to you in arriving at some decisions with respect to the future source of action that the Region wishes to follow.

Key features associated with housing issues in the Halton Region are:

1) Existing stock

2) Mix of existing stock MNP, PNP, Co-op, private

3) Turnover in existing stock; vacancy rates

4) Production, Conversion, Renovation and Rehabilitation of stock

Let me give you some examples of what I mean by these features. The adequacy of the existing stock to meet the demand for housing is important related to actions that the municipalities, regions, provincial and federal governments may feel are required to encourage new construction and/or renovation, rehabilitation, etc. Similarly, the mix of tenure or ownership may be important if you are trying to meet specific housing demands from special needs assisted persons, low-income working poor, etc. The mix in terms of the existing stock in the Region at the present time is approximately as follows:

TABLE 1

Regional Municipality of Halton

Existing Housing Stock

Type	Units	% of Total
1. Ownership	59,300	79
2. Rental		
Privately-owned	14,200	19
Assisted	2,000	2
	75,500	100

The MMAH is not pursuing the production of new public housing projects. Therefore expansion of the public housing portfolio will only occur through the acquisition of rent supplement units in privately owned rental buildings. The turnover in the Housing Authority's existing portfolio is important in terms of meeting demands due to the fact that as units become available they can be used immediately whereas new construction cannot make the same claim.

An example of Federal/Provincial efforts to encourage home-ownership can be seen in terms of Ontario's Renter-Buy Program. It is estimated that

Provincially there were more than 10,000 new home buyers and approximately two-thirds of these people will move from existing rental housing, freeing up the units they formerly occupied for new tenants.

An example of government efforts to stimulate rental construction can be seen with reference to the Ontario Rental Construction Loan Program (ORCL) and the Canada Rental Supply Program. Both of these programs attempted to encourage new rental construction and were successful in this regard. For example, there were more than 15,000 rental units started in Ontario as a result of ORCL.

The relevant part of all this for Halton, in my opinion, is that if the Region is going to take an active part in the housing industry you must equip yourself to participate. Therefore you must know demand and supply and the relevance of particular programs for your Region. Obviously the role of facilitator and/or co-ordinator as well as owner is open to you. The Regional officials may have to perform all of these different roles at different times.

Let me narrow the discussion down to the assisted housing area so that I may give you an example of what I mean. The Region could encourage various private non-profit and co-operative housing groups as well as municipalities within the Region to provide the required assisted housing. It is important to note that the municipal and private non-profit as well as the co-operative housing programs are integrated forms of housing. As a result, rental units are provided for persons requiring assitance to pay for their shelter as well as market rent tenants. Therefore at least some of the demand for market rental units can be met from these various housing programs.

As an alternative to acting as a facilitator the Region obviously has the option of intervening directly, i.e., forming a non-profit company and developing municipal non-profit housing. My role here today is not to answer that question for you but alternatively to provide you with information that will assist you in coming to grips with it and other

questions related to your role in the housing field. Hopefully, some of these thoughts I have expressed will assist you in doing just that. Thank you.

Presentation by

Ann M. Gabriel

Housing Manager

Halton Housing Authority

Thank you, Mr. Moderator.

Mr. Chairman, Fellow Panelists, Ladies and Gentlemen:

A few years ago when I came to this area to manage the Halton portfolio of assisted housing, my predecessor spent some time with me familiarizing me with the office setup, and then as he was preparing to leave, he handed me 2 envelopes. He said that if things got tough I should open the first one, and if things got impossible I should open the second one.

I was determined to do the job my own way, so I put the envelopes away and forgot about them. For a while, everything went well. Then one of our buildings required major unbudgeted repairs, our Building Custodians were ready to go on strike and things were getting tense. I rembered the envelopes and opened the 1st one. Inside was a slip of paper which said, "BLAME ME". So I did, and the crisis passed.

Then, more and more people were getting desperate for housing and there was no sign of relief in sight. I was getting pretty desperate. Suddenly I remembered the 2nd envelope. I opened it. The slip of paper inside said "PREPARE TWO ENVELOPES".

Fortunately, the next slip of paper I saw was the one asking me to participate in this workshop. Hopefully I was beginning to approach the solution to my dilemma.

As with the majority of you here today, my dilemma is housing, more specifically the shortage of housing.

A couple of housing problems which are of concern to all of us have already been identified. The extremely low vacancy rate in rental accommodation and the shortage of affordable housing impact heavily on the demand for assisted housing which is my direct area of concern.

I'd like to expand on what Murray Wilson has told you and relate it specifically to our role in this Region. The Halton Housing Authority consists of 7 members who are nominated by the 3 levels of government to represent each of our municipalities. The Housing Authority is responsible for the day-to-day management of Ontario Housing Corporation's assisted rental housing portfolio and administers other rent subsidy programs in Halton.

Our mandate is to provide rent geared-to-income accommodation for 4 client groups: families with 1 or more dependent children, senior citizens aged 60 and over, the physically handicapped and the mentally retarded. Because tenants pay rent on a geared-to-income basis, we operate at a deficit which is equally shared by the Federal and Provincial levels.

Currently in Halton we manage 1065 assisted housing units. These are roughly 4/5 senior citizen apartments and 1/5 family units. In addition we supplement the geared-to-income rents of tenants living in 187 units under other subsidy programs, including Rent Supplement and Private Assisted Rental. The majority of these are also senior citizen units. Many of the Federal and Provincial supply programs have not been developed in Halton.

Although senior units are present in each of the Regional municipalities, we do not have any assisted family housing units in Georgetown or Milton, with only 18 family units in Acton.

During the past 4 years, 379 new senior units have opened in Halton, some in each municipality in Halton. As Chairman Raftis pointed out, it has been 10 years since the last family units were built in this affluent. Region.

One of the primary responsibilities of the Housing Authority is the maintenance of an up-to-date waiting list of applicants to whom suitable accommodation can be allocated as vacancies when few or none occur. Another major function we undertake is the identification of trends in our waiting lists. The most notable trend in thd past few years has been a steady rise in the number of needy applicants for family housing.

I am sure you will have deduced by now that the area of concern which I am addressing is the shortage of assisted family housing in Halton, and most specifically, the lack of family housing in north Halton.

At present, we have a waiting list of 429. Of those 429 applicants, more than 1/2 are families. Yet only 1/5 of our housing stock is for this need group.

In order to highlight this discrepancy further, the family waiting list has grown steadily from 114 in January, 1979 to 230 this January. In just four years, the waiting list has doubled! with no corresponding increase in assisted housing stock.

Interestingly, only a small portion of that growth in the waiting list has resulted from growth in the numbers of new applications being received. Rather, the growth is largely attributable to the small turnover factor within the limited number of available units.

It seems only natural that, as the economy has become more depressed, families who are living in the security of homes in which they pay rental rates based on their incomes are not likely to move out. If their incomes are reduced as a result of lay-offs or cutbacks, they know their rental rates will decrease correspondingly.

In 1981, the Housing Authority members felt that the assisted housing for families in Halton was becoming increasingly inadequate to meet the rising need levels evidenced by our growing waiting lists. Therefore we requested an Assisted Housing Study be conducted by the Ministry of Municipal Affairs

and Housing.

This would normally be done as one part of a Municipal Housing Statement which is prepared by a municipality. However, as the Region has not yet tackled the issue of its role in the housing field, and had no imminent plans to conduct a Municipal Housing Statement, we felt it was critical that an attempt be made to project need for assisted housing in Halton.

The study of our waiting lists concluded that by January, 1983 - last month - an additional 87 family housing units would be required. Those 87 units are not available, and our waiting lists have grown at a faster rate than projected.

It is important to note that this projection was based on our waiting lists only. It does not consider the many people who have given up on assisted housing - those who call from Georgetown and Milton only to find out that they can go on a waiting list, but that there aren't any units to wait for, and those who have been on the Acton, Oakville and Burlington waitings lists for several years and still aren't likely to be offered housing in the foreseeable future. They just plain give up and quit responding to our update letters, thus disappearing from those statistics we keep. Statistics frequently fail to reflect real human need.

Whether or not an applicant on the waiting list will be offered housing is based on the family's "need" for housing. Need is determined by a point-rating system which considers such factors as income level, percentage of income spent for housing, health problems and suitability of present accommodation among others. The system is intended to ensure that applicants with the greatest need are given priority for vacancies.

Approximately 1/2 of the family applicants now awaiting for housing are considered to have a high level of need! However, it doesn't matter how high one's priority is if nothing is available.

Imagine, if you will, how you would feel to be a young husband or wife with

3 children. Your son John is 8 years old, daughters Susan and Karen are 6 and 5. You live in a 2 bedroom apartment for which you pay $400 rent per month. You were just getting to the point where you thought you could swing a 3 bedroom townhouse. Then your company shut down. Now you are living on your Unemployment Insurance benefits and your rent is more than 1/2 of your income. Your chances of finding a job are looking bleak.

Then a friend tells you about subsidized housing and with great relief you phone Halton Housing Authority. Your friend said you would pay only 1/4 of your monthly income for rent and you would even have three bedrooms. However, the Housing Authority is now telling you that there's a waiting list of at least six months, maybe even 2 or 3 years or more. If you live in Georgetown or Milton, there aren't any prospects at all. Imagine how frustrated you would be!

Up to now I have said little about the assisted housing needs of those other than families. The reason for this is that the current shortage of rent geared-to-income housing for the other client groups is less acute when playing the numbers game.

However, when looking to the future, each of the 4 client groups - including the senior, physically handicapped and mentally retarted populations as well as families - must be considered. Projections of future needs can only be made after an assessment of historical trends, population projections and economic patterns.

For the purpose of clearly delineating need for assisted housing, it is crucial that an Assisted Housing Survey be conducted on a Region-wide basis. This process investigates housing supply and demand beyond the Housing Authority waiting list sector of the population upon which our projections are based. In the course of determing what will happen in the future of assisted housing of Halton, it is critical that all identifiable needs be considered. This can only be done if a broader based study than that which we have the capacity of doing is carried out.

Chairman Raftis. To you and the Regional Councillors I direct this question. Where do we go from here? As housing clearly falls within the responsibility range of the Regional Government, the Regional Municipality of Halton must view this workshop as its excavation into the housing issue. The step which in all practicality must follow is the foundation - the construction of the definition of the Region's role in housing. Once a firm foundation has been laid, housing objectives in keeping with the defined role and specific housing policies to meet these objectives can be developed. These will provide the structure from which future action in the housing field by the Region will flow.

Part of this process should be the undertaking of a Municipal Housing Statement which includes a housing market analysis and the much needed assisted housing survey. The information provided would be incorporated in the data base of the Municipal Housing Statement, and would be considered when developing Regional housing objectives and policies. Until a Municipal Housing Statement has been conducted and approved in Halton, and subsequent action has been taken, we will remain in the unenviable position of being unable to meet the need for assisted housing.

Whether the Region determines that it will assume the role of provider in the assisted housing field or the role of co-ordinator or facilitator remains to be seen. There are many models which can be considered in making this decision.

However, in my opinion, the issue at hand is that the decision, whatever it may be, must be made. The Region must <u>act</u> on its responsibility, and quickly in order that we may all pull in the same direction - the direction which will recognize and move that which we have the capacity of doing is carried out.

Chairman Raftis. To you and the Regional Councillors I direct this question. Where do we go from here? As housing clearly falls within the responsibility range of the Regional Government, the Regional Municipality of Halton must view this workshop as its excavation into the housing

issue. the step which in all practicality must follow is the foundation - the construction of the definition of the Region's role in housing. Once a firm foundation has been laid, housing objectives in keeping with the toward meeting Halton's various housing needs. A point already made several times is that a co-operative effort is required. Many programs and mechanisms are available to help us meet those needs.

Therefore, Chairman Raftis, I now wish to take this opportunity to direct the challenge you identified back to the Region at this point in time. Review the policies, goals and objectives contained in the Official Plan. Tackle this challenge of carving the Region's role in the issue of housing. Do it now!

I hope that you will become convinced today that this should be a 1983 priority. I'm really not ready to prepare those 2 envelopes for my successor yet. Are you?

Session Two

Q. PATRICIA COUCHMAN

I think you left out one very small but very important group from your list; and that is the chronically mentally ill. What is the role the Region might have in assisting that group.

A. ANN GABRIEL

Currently there is no program within our mandate that covers this group of clients.

C. MURRAY WILSON

There is an interministerial committee that I sit on that is looking at specifically housing for discharged psychiatric patients and what can be done to accommodate that client group within the assisted housing portfolio.

C. DOUG EWART

This is certainly one area that comes under the total concern of funds being available to house everybody requiring it. The demand for housing far exceeds the allocation of units that are available. The Federal government has had to take a stand on establishing priorities as to where the needs are the greatest. First at the Federal level and then to try to say what is a Provincial responsibility and over the past five years and back even further than that the priority has been for the low income families first, senior citizens second and what we call special groups third where your group would come into that category.

C. MURRAY WILSON

May I add just one comment to what Doug is saying? That is that Doug's Ministry and our own agency certainly looks at the ratios that

have been established with respect to the construction of new units. For instance, there is a two-third/one-third split between senior citizen and family housing program that Doug's agency operates as well as our own Ministry. And I would agree that CMHC and ourselves are working to invert those ratios, in other words, to have more family housing built than senior citizens.

Q. JUNE KAFATO

They really haven't been excluded from the list and under the Ontario Human Rights Code is that permitted?

C. PETER BARNARD

I don't think we have any experts on that Code. I think the point has been made that this is one issue which the Region will have to consider in reviewing its housing role.

Q. UNIDENTIFIED WOMAN

Is it the responsibility of the Ministry of Municipal Affairs and Housing to provide housing for this group?

C. MURRAY WILSON

We certainly hear the suggestion.

Q. ARNOLD EMMOTT

I have a question for Ann Gabriel. The 429 families that are on the waiting list. Are they residents of Halton Region? And do you have to be a resident of Halton to go on the waiting list.

A. ANN GABRIEL

First of all, no you don't have to be a resident of Halton in order to get on the waiting list. However, I would say that a fair estimate of the list is that 99 per cent are Regional residents. The criteria is that a person must have lived in Ontario for a period of one year and no they can't be on all sorts of waiting lists because they have to apply through their own Housing Authority. If someone wishes to apply

to us from Toronto, they have to apply through the Metro Housing Authority and then their allocation is forwarded to us for one waiting list only.

C. ARNOLD EMMOTT

I was curious to know whether these figures were inflated because the same names were appearing on various waiting lists.

C. ANN GABRIEL

We are attempting to avoid that, that's all I can say.

Q. ARNOLD EMMOTT

My other question is what kind of accommodation are these people in now?

A. ANN GABRIEL

They are in a variety of types of accommodation in everything from fairly expensive rental accommodation to less expensive accommodation to sharing with family and friends because they don't have adequate housing available to them. They just don't have the money. Some people are overcrowded and as an indicator they are in much smaller accommodation than they require. Others are paying far, far more rent than they can afford as there are just no alternatives open to them.

Q. JO DAVIS, HALTON WOMEN'S PLACE

In considering the plight of battered women and children is this group being given any priority in the provision of assisted housing?

A. ANN GABRIEL

I think in all accuracy they are treated to priority now as compared to other applicants because in most cases people who have that kind of a problem are in fairly high need situations. However, I think what you are talking about is emergency housing, in most instances something that has to be available immediately to them. We are in a

situation as is any other landlord, where a tenant is required to give us sixty days notice prior to moving out and we are generally operating where we are renting sixty days down the road and that does not enable us to make an emergency housing criteria part of our area of concern. It also isn't in our mandate unfortunately. However I would certainly hope that this would be one of the areas of special needs housing that the Region would look at as part of its municipal housing statement.

Q. WALTER MULKEWICH, REGIONAL COUNCILLOR

I have a question for the panelists which perhaps relates what they are saying to the previous panel session, and to the questions and comments which were indicated in response to Councillor Clements' question. Perhaps he began a line of thinking that the private sector has not been addressing fully. There are changes in demographics in terms of singles and smaller families and there are technological changes that must be considered. I would like to ask the panelists here if there were changes in the private housing market to address these changes and to provide smaller houses, more affordable houses, houses designed for singles, changing styles, changing technologies and so forth. What would this do to your role in trying to deal with the necessity for soically assisted housing?

A. DOUG EWART

CMHC has an entire division which is looking at that sort of thing. We have what we call a demonstration and development group that designs and actually encourages developers to build that sort of product for single families or whatever because I think the difficulty for the private industry is always to take that risk in the marketplace only to find out that it doesn't succeed so we have taken the risk away from them. There are demonstration projects mainly right now in Ottawa and right across Canada as well to try to see if we can't encourage more development along those lines. Certainly right now we are heavily involved with energy efficient housing. We have been trying to encourage the industry over the past five or six

years to build a small energy efficient car so you can see in the car industry it took years for that to come around. Developers, I don't see, will be getting into that until they can see it profitably working for them.

C. MURRAY WILSON

Just a very quick comment on that. Remember the scale Chairman Jack displayed during his introduction. In my opinion the private sector will not be able to address the affordability concerns of people at the lower end of the scale without subsidies. Substantial subsidies.

Q. TOM COOK, TOM COOK REAL ESTATE

We need changes in zoning. If you want to build 800 or 900 square foot houses in this town we have not the zoning for singles. How are we supposed to make these units available if we can't get the proper zoning? Just give us the zoning.

C. HARRY BARRETT, MAYOR, TOWN OF OAKVILLE

I can't let that one pass. We gave that to some of our developers and they told us there was no market for it. We heard that earlier this morning. I'm talking about Oakville. I can't be responsible for what happens in Burlington.

C. MAYOR R. BIRD, BURLINGTON

The same thing happened in Burlington where we had thirty foot lots and the developers wanted to put 1,700 or 1,8[illegible] square foot houses on them.

C. TOM COOK

But the thirty foot lots that you come up with were great lots except that you made us have four foot side yards instead of the two foot and four foot side yards as we had before.

A. GARY GOODMAN, DIRECTOR OF PLANNING, CITY OF BURLINGTON

The fact is that there has been for about five years quite an

inventory of small lots, specifically to accommodate small housing units because Council was so interested in having small units available that they put a cap on the size of the unit that could be built, not at the bottom but at the top and that cap is 1,400 square feet. I just had a conversation with a developer yesterday and I've had discussions with my staff that in all of the sites in Burlington we are being asked by all of the developers to take the upper limit off so they can build bigger units. Henry Stolp made it quite clear that the problem is not the restrictions but rather the marketplace and I think he said in answer to Mayor Bird that the market is not there. So I am not sure there is any evidence at all to show that the problem lies with municipal regulations.

C. BOB ZSADANYI, PLANNING DIRECTOR, TOWN OF MILTON

I just reafirm what Gary said. Something we addressed five or six years ago during the market boom and we did aim in providing smaller lots for smaller house sizes. Builders did in some instances accommodate us but the demand was for larger units.

C. DOUG EWART

Just to add an additional comment that we have found. Perhaps most of you are aware of our infamous assisted home ownership program where we did exactly that to develop en masse, modest accommodation in smaller units. We found out very dramatically that people are purchasing residential accommodation as an investment rather than looking at what their needs for shelter are. We found that when the investment was not there, even though they had the need for accommodation, and I am totally convinced that they could financially afford it, there was a lot of uproar about increases in interest rates, etc. We have since taken back all of those units and resold them again and those mortgages are only now coming up for interest rate rollover. They never did through that period back in 78 and 79. People are still buying for investment purposes and not based on need for shelter. That is what we have to turn around. We have to hit them in the pocketbook the same way that they have been in a car industry. It

will not be until the energy crunch gets more severe, or interest rates go up again, or maybe rent controls come off that this attitude will change, because absolutely every bit of housing in Canada today is being subsidized. Market rental included. There is a gap right now of $200 per unit per month between what the developer should be getting for an apartment unit on the marketplace and what he is getting. When interest rates were higher we got close to $500 per unit per month.

Q. VALERIE O'HARA, HALTON HELPING HANDS

I have a question for Ann concerning housing for senior citizens. I am wondering whether the Halton Housing Authority is considering alternatives other than rent subsidies for apartment units. A few years ago I was at a conference in Toronto and someone spoke about what Metro Toronto is looking at regarding housing for seniors and that it involves converting private homes into one,. two or three bedroom apartments for senior citizens and did not move them out of their neighbourhood. The costs were to be paid for by the Province but would be recovered from the person's estate upon their death. This seemed like a logical solution to the problem of seniors wishing to live in their communities. I was also wondering about housing alternatives such as foster care for seniors such as what is available in Niagara Region.

A. ANN GABRIEL

I am having a little difficulty with your question because we do have a rental supplement program but I don't think that is quite what you are getting at. Basically, that program allows us to supplement the geared-to-income rent in existing apartment units. You are talking more about allowing someone to live on the street they have lived in.

C. VALERIE O'HARA

I was just wondering if there are monies available from the Federal and Provincial levels of government for such programs. Seniors are currently housed often in very mediocre housing and these other

alternatives must be looked at.

C. ANN GABRIEL

I'm speaking a little outside my area at this point. There may be funds available for private individuals to do that through the renovation programs, and I am saying maybe because I'm really not sure. Maybe Murray can address that. At this point in time there are no funds available for us to do that.

A. MURRAY WILSON

No, there are no funds available.

Q. ROSE HARRISON, COUNCILLOR, TOWN OF MILTON

We all know we need a study, right? So tell me about that. How's that coming at the Region?

A. ANN GABRIEL

After a number of meetings last week the Region has requested staff to come back with a report following this conference identifying what the total cost of the Study would be: what, in addition to the funds available from the Province would be required by the Regional Municipality to fund that study and what the goal of the study would be beyond just a very basic housing statement which would end up just sitting on a shelf somewhere. Some implementation program that would allow it to be utilized and hopefully develop some housing.

CHAPTER 5

LUNCHEON SESSION

Ward Cornell
Deputy Minister
Ministry of Municipal Affairs and Housing

Presentation by

Ward Cornell

Deputy Minister of Municipal Affairs and Housing

Thank you, Mr. Chairman, and good afternoon, ladies and gentlemen.

It's a pleasure to be here today to say a few words to this workshop which is, I am told, the first such housing workshop to be convened by the Regional Municipality of Halton.

I have looked over your agenda and I am impressed by the experts who are here from all levels of government and from many different business groups.

I would guess that no matter how much you know about housing problems when you arrived, you are going to know more about them by the end of the day.

It is my firm belief that seminars such as this are of increasing importance in today's world.

There are many hard realities which must be faced today both by government and by business. The more we can get together to exchange views and to identify the problems we are facing, the better equipped we will be to solve those problems.

Only a few weeks ago, along with my Minister, the Honourable Claude Bennett, I had the privilege of attending a similar gathering in Vancouver. This was the 40th National Conference of the Housing and Urban Development Association.

One of the side benefits of the Vancouver Conference was the opportunity to meet with five other Provincial Housing Ministers and Deputy Ministers. Mr. Bennett and I also enjoyed an off-the-record discussion with the Honourable Romeo LeBlanc, the Federal Minister responsible for Canada

Mortgage and Housing Corporation.

Those frank, off-the-record discussions often provide a useful exchange of views and clear up misunderstandings. We are hopeful that this one will lead to futher Federal-Provincial co-operation in addressing mutual housing problems.

In his speech at the HUDAC Conference, Mr. Bennett laid heavy emphasis on the current need for co-operation between all levels of government and the private sector.

Improving the co-operative relationship between the Province and the 838 municipalities of Ontario has also been high on Mr. Bennett's list of priorities.

In May of 1981 Premier William Davis announced the formation of an enlarged Ministry to be known as the Ministry of Municipal Affairs and Housing. This was designed to provide a one-window approach for municipal governments on matters of mutual concerns, including that of housing.

The importance of good management at the municipal level, particularly in these days of financial restraint, is well known to those here today. It calls for good budgeting, good administration and a good sense of priorities.

Our "Municipal Action '85" program has been designed to help in achieving those objectives. We are funding individual municipal initiatives aimed at increasing productivity, improving cost effectiveness and refining staff expertise. Many grants have already been made for improving budget accounting and control systems, staff training and development and advanced management systems.

Later this year, a selection panel of municipal and ministry representatives will present the first of annual awards to be made to those municipalities who have best met their objectives.

Another important change last year was legislation to extend the municipal office term from two years to three years. It was the feeling of the Ministry that the longer three-year term would provide municipal councils and their officials with a better planning cycle.

The Ministry also addressed itself to the problem of municipal elections. One of the sad facts of municipal elections is that voter turn-out is the lowest of all elections. In 1980 only 43 per cent of eligible voters exercised their right to vote in municipal and school board elections.

In some cases the figure dropped to below 30 per cent.

The Provincial Government has long felt that this situation should be improved. It is, after all, local people who are closest to local community problems and they should be able to make the best decisions for the specific needs of their own communities.

For this reason, in advance of last year's municipal election, we conducted an advertising, education and promotion campaign aimed at getting out the vote. The campaign was designed to increase public awareness of the important role of local government in this Province and to focus attention on the elections as the best opportunity for the people of Ontario to involve themselves in the local government process.

All the data on the 1982 municipal election turn-out is not yet available. However, we have the results on some 165 municipalities representing about 80 per cent of the population of Ontario. Based on these figures, the voter turn-out increased nearly 10 per cent over the 1980 elections.

This is, I think, a significant improvement, at least partly due to our get-out-the-vote campaign.

While the Ministry is devoting an increasing amount of time and energy to municipal affairs, the matter of housing continues to be one of our prime

concerns.

This is understandable in view of the fact that Ontario Housing Corporation today has a portfolio of housing with a book value of some $2 billion. It is the second largest landlord in North America, second only to the New York City Housing Authority.

The total OHC subsidy for 1982 -- which is shared equally between Provincial and Federal governments -- is estimated at $309.2 million.

As well as the housing programs of OHC, the Ministry has been involved in many other housing programs, aimed at creating employment, and improved housing for the people of Ontario.

One of the most recent examples was the Ontario Renter-Buy Program, which provided $5,000 interest-free loans to new home buyers.

This program was dovetailed with the Federal Home Ownership Stimulation Plan, which provided a $3,000 grant for buyers of new homes of first time buyers of existing homes.

To ensure public awareness of these programs we entered into a partnership with the Federal Government and with the construction industry to sponsor a direct advertising campaign in the media.

It was, I beleive, the first time such a tri-partite advertising campaign was ever undertaken.

The response to the campaign that quite remarkable.

In order to handle the telephone queries generated by this advertising campaign we had to establish a "housing hotline", a central source of information for both the Renter-Buy program and the Federal program.

In one two-month period last fall the housing hotline received over 25,000

calls from prospective home buyers.

Right from the beginning of the campaign builders reported marked increases in traffic at developments in most areas of Ontario and a substantial increase in sales.

According to Canada Mortgage and Housing Corporation, October starts in the Toronto area increased 89 per cent over the previous month.

When the Renter-Buy program closed last month, over 15,000 applications had been received, more than fulfilling the total for which we had budgeted. In the Halton Region alone there were in excess of 400 applications.

This was undoubtedly one of the most successful housing programs ever undertaken by the Province.

Another very successful program was the Ontario Rental Construction Loan Program, known as ORCL. It was undertaken at a time when Ontario was faced with a deteriorating situation in the field of rental accommodation. In many centres the vacancy rate had fallen to a critical level.

After discussions with the construction industry we developed the Ontario Rental Construction Loan Program, which provided interest-free loans up to $5,000 per unit for builders in low-vacancy areas.

Our original aim was to stimulate construction of some 15,000 apartments units. The eventual take-up was 15,731 units.

An added bonus of the ORCL program was that 20 per cent of these units were designated as rent supplement units for low-income and senior citizens.

In recent years the emphasis in socially assisted housing has shifted toward the municipal non-profit program, in which I understand your region has a growing interest.

Municipal non-profit housing has become an important housing component in Toronto, Ottawa, Thunder Bay, the Regional Municipality of Peel and many other centres. The interest in municipal non-profit was very strong and we could have achieved much more except for one thing.

As you may know, the number of units allocated under this program is controlled by the Federal government, the senior partner in our housing programs. For 1982 our allotment of units was far short of the number we could have committed.

In my remarks today I have touched upon a few of the many concerns and responsibilities of the Ministry. We have had, for many years, a very extensive and comprehensive group of housing programs.

And, for many years, the people of Ontario have enjoyed a standard of housing that ranks with the best in the world.

To maintain that high standard is not going to be easy in the immediate future. If there is one thing that history teaches us, it is that change is inevitable, we must recognize this and be flexible in adjusting to new circumstances.

What are the changes I see ahead for housing?

Well, for one thing, we might take a lesson from the automobile industry. There are now many millions of people who have discovered they can get by with a smaller car.

I would guess that in today's economy, there may be thousands of Canadians who are thinking they can get by with smaller houses.

We must also face up to demographic changes, as we move from the days of the baby boom into the age of the senior citizen boom.

Our senior citizen population is expected to double in the next 20 years

and this will probably accelerate the trend toward smaller households.

While our population is aging, so is our housing stock. At the present time about 50 percent of our housing stock is 20 years old, or more. In the next 10 years this will increase to about 60 per cent.

Housing renovation is obviously going to become a big business. In recognition of this the Ministry has joined with the municipalities and industry to hammer out new renovation guidelines. The next step will be to incorporate these renovation guidelines as part of the Ontario Building Code.

All municipalities, I beleive, should join with us in taking a good hard look at current regulation.

For instance, do existing by-laws stand in the way of innovative housing development?

Are lot levies too high in relation to present needs?

Can badly needed rental space be found in existing single residence homes?

We do face difficult times, not only here in Canada, but throughout the world. But here in Ontario we have faced difficult times before. And we have found the imagination and ingenuity to cope with hard times.

In our Ministry we intend to measure up to whatever the future brings. And we will do it through a blend of good legislation, the wise use of our financial resources and a strong co-operative effort with the private sector and other levels of government. I hope we will continue to enjoy your co-operation and support.

Thank you for your attention.

CHAPTER 6

SESSION THREE

CONSUMER NEEDS

PANELISTS

Dyane Matas,
Homestarts

Jamie Edwards,
Burlington Division,
Hamilton Real Estate Board

Bill Tom,
Dollie Moulden,
Halton Social Planning
Council

Presentation by

Dyane Matas, Director

Homestarts

One of the major housing issues of the 80's is the gap that exists between housing affordability and consumer needs, non-profit co-operatives begin to address this issue.

The purpose of Homestarts is to develop continuing non-profit co-operatives through the federal social housing program. This housing is intended for low to moderate income families who, as members of the corporation, own and operate the co-operative. Thereby, they assume many of the benefits of ownership: economic control, security of tenure, and active participation in the decisions that affect their homes and their lives.

Homestarts has built 12 projects (1100 units) in the Peel and Halton regions. In Halcon there are currently two existing projects; Trafalgar Co-op in Glen Abbey and Cavendish Co-op in Burlington. Plans are underway for new projects this year in Georgetown, Oakville and Burlington.

Today I plan to talk about housing co-operatives in Peel and Halton from the point of view of:

- the kinds of people they serve.
- the ways they benefit the rest of the community.
- and the role the regional governement can play in providing more such affordable housing.

Recently Homestarts commissioned a survey of residents of almost 1,000 co-op units to determine household composition, income levels and shelter data. Over 80% of the questionnaires were completed and returned, so we

are confident of our data base.

The survey showed these co-ops are providing family housing:

- 93.8% of all households are families, the rest are primarily seniors,

- 19.2% are single-parent families,

- 74.3% have at least one child,

and on average there are 1.8 children per household. The families are young and the number of children can be expected to increase.

Co-op households are of mixed occupational background but predominantly salaried working people:

- nearly half of the principal income earners are in industrial jobs,

- 34% are in office or service work,

- and about 7% are on fixed incomes.

Household income range is wide, but:

- more than 80% clearly could not afford to buy a house.

- of those who might be able to buy 3/4 are two-income families

- many of the two-income earners are in jobs that are vulnerable to lay-off.

Housing charges in co-operatives are set on the basis of break-even operation, and these are reasonable rents for most families. Still almost one-fifth pay more than 35% of their income for shelter.

Just now we are finishing the marketing of 78 units in Brampton and 113 in Mississauga. If we regard 30% of income as reasonable shelter component, by far the majority of the people who applied could not afford to live in the co-ops. (They also cannot afford to live where they are so they find themselves in the proverbial "Catch 22".)

What happens, then, is that each co-operative we build creates a lengthy waiting list of people who are not housed adequately according to their needs or their incomes.

Without advertising, this list remains at the level of 600 to 900 families. Some of the families on it require rent that is geared to income, and some of them require merely homes that they can afford to live in without serious sacrifice of food, clothing and a measure of joy in their lives.

In addition, they need the security of knowing their rents will not skyrocket in any one year...where they are not at the mercy of a speculative market and can live there as long as they want to...where they have control over the financial management of their homes....and where they can be connected to a community beyond the four walls of their units.

So our housing co-operatives are organized to meet the objective of providing a stable, self-reliant community with local control and a responsibility to the surrounding community (neighbourhood, town or city).

I am proud to say that our co-operatives are good corporate citizens. They participate with Block Parents, community schools, Parks and Recreation programs, etc. When there is a local political issue, they do their share of the work and the organizing. The level of awareness of local, provincial and federal political issues is relatively high.

Within our own boundaries, they look after their own. They keep their homes well maintained. They arrange activities for all ages...children, youth and adult...to prevent the kind of social alienation that too often

threatens today. They keep in touch with each other, so that where there is a lay-off, illness or other trouble, there is a network of support for the affected member.

Because of the way they are organized, housing co-ops can also be responsive to special needs. Accommodating physically disabled people in a co-op means more than just designing a unit for wheelchair access. It also means having in place support systems that make the disabled person feel like an "insider" rather than an "outsider".

Midwich Co-op, for instance, has six specially-designed units and takes great care to integrate those residents with the rest of the co-operative community.

Midwich also has accepted as members several people who are developmentally handicapped, who are functionally illiterate. Once again, special care is required from the entire membership to minimize the handicap and help these members become full partners in the enterprise. Certain members of the group will explain election procedures and issues, for example, and help the handicapped person to mark the ballot at the annual general members meeting.

The system also works for the different age groups that are found in any integrated community: tots, youth, young marrieds, sole-support parents, empty-nesters and seniors. Members are trained to take charge of their living situation, and there are natural ways for all to contribute their talents and abilities to the pool.

From the beginning and at all stages of development co-op members have influence on the way their co-op emerges. When users take part in designing the houses and deciding where they will fit on the land, the project can be unique and responsive to the opinions of the people who will live there. When users take part in organizing the management structure, they are encouraged to become good community citizens.

In fact, one of the strongest advantages of co-operatives over private or municipal non-profits is the self-management and local control of the community and financial matters.

Private and municipal non-profits are dependent on a landlord or municipal bureaucracy for management and their rents increase at the same rate as the private market.

Co-op rents reflect the quality of self-management and volunteer layout that is encouraged in the co-op.

The Halton Region has the mechanisms already in place to assist the development of non-profit co-operatives. The Region can play a major role in encouraging the construction of housing for families who work here and are part of this community.

Many municipalities, such as Ottawa and Peel, have housing policy statements which establish targets for the development of third-sector housing in their areas. It is important that such statements be included in any official plan. And in secondary plans, medium density zonings should be established and non-profit co-operatives written in as a preferred use. This would establish a presence for co-operatives as well as increase the availability of land for co-operative development.

Besides the official and secondary plans, the region could encourage staff members to guide co-operatives through municipal and regional approval processes. Ready access to staff expertise would reduce the development time as well as the frustration experienced when trying to hit a moving target.

At present the region allows for a 50% reduction in levies for non-profit housing. This reduction often makes the crucial difference in determining whether or not a project can be committed. I would like to emphasize the need to continue this policy.

Another major problem faced by developing co-ops is the scarcity of available, affordable land. The region can help solve this prolem in two ways:

1. Make suitable municipally-owned land available to co-ops as a first option. Municipal land is often located in areas where there are existing services such as transit, schools and shopping, and this would allow the co-opertives to plan a long-term development program.

2. The region could make special considerations or exceptions to the front-end financing policy for services for land being developed for non-profit co-operatives. This would allow development to proceed independently of existing market conditions. At present, co-ops are at the mercy of developers who release only the land that the private sale market warrants. Since the need and demand for non-profit co-ops constantly increases, there should be a mechanism to release lands for their development. Exceptions to this front-end financing policy would be a forward step.

The final suggestion I woud make is that the region set up a joint development committee with representatives from co-operatives, regional staff and regional council, which would plan the development of non-profit co-operatives in Halton. This committee could serve to find new land, set targets and smooth the way for development.

Given present and future economic prospects, it is safe to say that the need for non-profit co-operatives will continue to increase. Working families, seniors and special needs groups will continue to be caught in the shelter crisis. Affordability will continue to be a problem for many who work in the Halton region.

Assisting with the development of co-operative non-profit housing is one very positive step that the region can take.

Presentation by

Jamie Edwards, Past President

Burlington Division

Hamilton Real Estate Board

You have already been told that I am a salesman. I do not work out of the back of a car; I do not put my foot up on the bumper of a car and say, "Have I got a deal for You." That day has gone. Ladies and Gentlemen, I am in the private sector, and I feel a little inept today being here because I don't have my hand out. I am not looking for a grant. In housing the operative is control, not grants. There was a time in this country when a healthy housing market meant a healthy economy. It seems now we have got to put the economy deeper into debt to make the housing industry go. That bothers me, that disturbs me. Why not give the grants they just gave out, that were talked about earlier today, to the Region for sewers. There is no needs tests. A fellow earning $50,000 or $60,000 a year does not need the $3,000 grant that is being given out right now. I disagree totally, it is not in our market.

I just want to cover some things on organized real estate in order to bring you up to date. The Ontario Real Estate Association organized a group of realtors back in 1922. The idea at that time was to provide a higher standard for the industry, protect the public, and protect private property rights. We represent organized real estate to the Government, and we act as a public vehicle for the exchange of ideas. We thank you for the honour of being here today.

In 1943, the Canadian Real Estate Association was founded based on the Ontario Real Estate Associations ideals. You will be pleased to know that the local board in Hamilton, had the first MLS listing service in all of Canada. Charles Purnell, the founding father, is still alive and is quite the gentleman to talk to.

We represent 80% of all licenced real estate practioners in the Province and 50% of all organized real estate practioners in Canada. There are 48 local boards, 24,000 brokers and sales people, and 4,000 firms in the Province. Regionally, Burlington has 40 broker companies, and approximately 400 sales people. Oakville has 200 associates and approximately 40 companies.

The question we have been asked to address today is "where is housing going in Halton?" I have brought the Royal Trust survey with me, it was mentioned earlier. I would like to show that to you. Before I do that, how many people here own their own home right now? Let's see your hands. Somebody said people buy property for investment. How many people would expect that their house is worth more today than it was when they bought it? Again, a show of hands. Did anybody not put their hand up? (1 hand goes up.) How long ago did you buy? Two years? (Person says it has gone down.) Well, let's have a look. I will not give you any guarantees on that. I thought maybe I could pick up a cheap property here: that is a good buy (Laughter).

House One is a detached, 3 bedroom, brick bungalow, five to eight years old, 1 1/2 bathrooms, 1 car attached garage, full basement but no recreation room, fireplace or applicances. Using outside dimensions, excluding the garage, the total area of the home is 1200 sq. ft. and it is situated on a fully serviced 6,000 sq. ft. lot. The neighbourhood itself is average and is within an average commuting distance to the city centre, and this home is typical of others in the neighbourhood. That may not be your home, but how about the second one. House Two is a detached two storey, four bedroom brick house. Somebody mentioned earlier that this is what everybody wants to own, a two storey house. It has 2 1/2 bathrooms, a main floor family room, one fireplace, a 2 car attached garage, full basement, with no recreation room and no appliances. It is about 2,000 sq. ft. and on a 7,500 sq. ft. lot. The neighbourhood is prime residential, within average commuting distance to the city centre. This house is typical of others in the neighbourhood. Lets see what the pricing has done in the last few years.

House One, at 1200 sq. ft., in February 1978 in Oakville was worth $64,900. The comparable house in Burlington was $62,500. House Two, the two storey, was $97,500 in February 1978 in Oakville and $92,00 in Burlington. They rose to a high by February 1982. In Oakville, House Two was $159,000 from October 1981 right through February 1982. The smaller house, House One, reached its peak by June 1981. You recall at that time interest rates crossed the threshold that were pointed out earlier to you, when they went past 16 or 17%. There was a direct response there. If you move over to Burlington, they peaked at $128,000 in April of 1982 for House Two, while House One, strangely enough, a lot earlier than that at $79,000 in June 1981. Since then they have dropped, but not a whole lot.

Ladies and Gentlemen, we are in a good Region. A drop from a high of $91,000 to $87,000 in Oakville (this is January 1983), and $159,000 to $135,000 is not that bad when compared on the national scene, and considering the economy we have just been through. The $74,500 in Burlington is a very reasonable figure, and $117,000 is quite fair also. In Burlington, the area I know best, that is very much influenced by the Northern Area of our town, the Cavendish area, where the prices have dropped more than they would in some of your prime areas such as Aldershot or Roseland. What I am trying to say is that housing is an investment, and as in all investments there are risks involved. The joy is, we live in a very desirable area, and people are attracted here. The resale market right now is extremely active. I anticipate these prices have bottomed out, and I submit to you that the recession in the real estate industry ended about six months ago. The grants, yes they helped, but the new houses that are being built in Burlington are almost non-existent. The grants have not really affected Burlington. There is a disparity in the grants. Oakville had higher maximum sale prices than Burlington had and that hurts the industry. May I submit that to CMHC. They have an office in Mississauga and a Regional Office in Hamilton. Burlington gets grouped in with Hamilton for any program discrepancies that occur. That is something you can consider down the way.

What are present problems in the housing market, as far as the private sector goes? There is a problem providing first time buyers and retirement couples with homes in our Region. We have a definite problem there. People just starting out on the way up or people moving down from House Two. The Region and the developers alike are going to have to get together, ease the restrictions and basically build smaller homes. There is a need for it. We (the real estate industry) are dealing with people andwe are the pulse, we know what it is on a day to day basis. People out there are looking for small accommodation. Compact cars: compact homes. Square foot reductions are necessary. It was mentioned earlier, by the Planning Department, that there is draft approval all ready for this type of housing. Draft approval is not a permit on it, and a builder ready to go. I submit to you that the lot levies are problably holding this back. If you compare this area to surrounding Regions, lot levies are hurting our development.

With regards to the grant disparity with CMHC, the $3,000 grant program. The real estate industry in Hamilton, which Burlington is part of, invited Mr. Cosgrove here last year when he was Housing Minister, and nothing was done on it. It was unfortunate that we did not get him to come to our area. It would have been nice if the Region had been able to support us at that time. Unfortunately the contacts were not made. It is nice to be able to come before you today and make contacts. I feel it is a first step in a long road. I look forward to that.

My sector's role in organized real estate? We are the pulse, we deal in the day to day realities, and as I mentioned, the recession ended six months ago. We offer our facilities to you, we offer our services on average sale price. I know Mr. Greenspan questioned those regarding interest rates and vendor take back mortgages and the real estate boards reporting prices higher than they should have been. There is no question about it, prices will rise if someone takes a lower than the going rate of interest. That is part of the market. That is the price of the house at the time. Right now, if the house has a 19% mortgage on it and somebody wants to buy it, it's going to go for less in price and it will balance out.

The Region's role - I think we have a great Region. People have complained about the lot levies today, but Ladies and Gentlemen, when you buy a house, you buy location and that is the Region's strength. We have got the best location, people will pay a premium for that. I thank that the Region and Matt Fischer for attending the Ontario Real Estate Association Conference. They had a display there and it was well received. There were lots of comments from across the Province that the Region was represented. It makes me kind of proud to be part of this Region.

Something the Region might consider in the future, as it seems the Government likes to give out grants. I want to show you what they did in Hamilton-Wentworth last year. These are advertisements that ran in Toronto (figure 3). "Save 42% on the average price of new and used homes in Hamilton-Wentworth." The sales office was actually located in Burlington. The Housing Information Centre was at Walkers Line and the North Service Road. This campaign was conceived by the Hamilton and District Home Builders Association of HUDAC in concert with the Department of Economic Development for the Region of Hamilton-Wentworth. The idea was simple, how do we promote the Region and home ownership within it. To this end, the campaign was structured and funds solicited as follows:

$20,000 from the Region of Hamilton-Wentworth
$10,000 from the Metropolitan Hamilton Real Estate Board
$70,000 from donations from various groups and individual builders with the Region
$100,000 Total

The Campaign lasted approximately 10 weeks. Our best estimates would indicate that approximately 200 homes were sold, which means about 500 people left their communities to live in that Region. That represents over $7 million committed to home ownership by non-residents of our Region. I will admit that Burlington did get a substantial number of these as a spin-off of it. Having the office right in Burlington helped. The board in Hamilton and the board in Oakville would welcome any suggestions this way and would love to work with developers to set up a program to bring

people into our Region. It worked fantastically well.

What must the Region do in the future and what are we looking for from our private sector? Really, in the private sector, let us do our job. Let us go out and sell homes. It is very difficult to go out and sell property when people are expecting handouts and grants. It gets very frustrating when I walk out to the Holidome here today and all I see is "$3,000 Grant", "Renovate your home and get a Grant". Initiative causes action and action causes reaction. In my business if you do not go out and sell you do not eat. I think there are some agents wandering around, that when they see people they see a bag of groceries. It is unfortunate, but there is no accountability like commission sales. I am probably one of the few people here today that is not getting paid.

What does the real estate industry look for from the Region? We have a healthy environment, let's keep it that way. Let's create a good working environment to meet the housing needs of all its people: the private sector which represents the majority; and also those who have special needs. Why everyone here has got their hand out I do not know. It is a tough job, Mr. Raftis, you have ahead of you. If we could help you in any way we would be glad to do that from the private sector. I would like to thank the Region again for taking this initiative and asking us here today.

Thank you.

Presentation by

Bill Tom, Chairman
Halton Social Planning Council

Historically, there have been numerous roles that government has played in the attempt to provide the citizens of Canada with adequate housing. Interventions have ranged from matters of improving the construction industry's capacity to efficiently deliver private-market housing to providing assistance to households whose needs cannot be met through the private sector.

It is the purpose of this presentation to provide the Halton Social Planning Council's perspectives on housing in Halton. Through the examination of current social trends and emerging housing issues, we will identify the types of interventions and appropriate Regional roles that must be undertaken in order to ensure the availability of adequate housing for the citizens of Halton.

From a social planning perspective, the definition of housing goes beyond more physical structure to include such things as affordability, security of tenure and the importance of the environment. These factors must also be included in the definition of housing need.

Traditionlly, housing need has been defined in one of three ways:

1) Adequacy - which refers to physical structure

2) Suitability - which refers to the degree of crowding

3) Affordability - which refers to the ratio of cost of shelter to income.

Although these definitions provide a measure of the different aspects of

needs, each fails to consider factors the others address. As Social Planners, we adopt the core need and approach which attempts to integrate these concepts into a measure consistent with our concept of housing. In doing so, two categories of households are identified to be in need:

1. Those who occupy physically inadequate and/or unsuitable dwellings because they cannot afford to be better housed. If it would cost more than 25% of their income to obtain decent housing within their locality, they are considered to be unable to afford decent housing.

2. Those who occupy physically adequate and suitable dwellings, but spend more than 25% of their income to do so and are unable to afford decent housing in their locality. (1)

The core need approach requires the inclusion of several factors which are not related to housing per se, but which do have a significant impact on housing and housing need. These included:

1. the demography of the locality,

2. the availability of, and accessibility to work,

3. the availability of, and accessibility to transit,

4. the availability of assisted housing programs,

5. the available social welfare programs,

6. the present and projected cost of energy.

In order to provide a comprehensive analysis of housing in Halton, it is essential to adopt the core definition approach to housing need. Herein lies the first and foremost task for the Region, the implementation of a housing need study. However, this task along will accomplish little unless

it is viewed as one component or one role within a comprehensive framework of clearly defined tasks, responsibilities and roles.

An overview of the issues is critical to the development of such a framework. To determine the key issues, the Halton Social Planning Council used two approaches. First, contact was made with organizations and social services considered qualified to identify housing issues, asking them to describe their concerns on this topic (for their responses see Appendix 3). Second, existing data sources were examined to identify demographic and economic trends that might be relevant. Next, these two sources of information were integrated to present a summary of the major trends.

This information was applied to four major housing sectors: the ownership market, the rental market, the assisted-housing market and the special-needs housing and an estimate was made of the impact of the trends on each sector. A list as made of interventions that could be used to ameliorate the negative effects. Finally, roles were identified that the Region could adopt in order to ensure the provision of adequate housing.

Our findings are presented in three sections: Trends; The Housing Sectors; and The Roles.

I. TRENDS

As the 1981 Census Canada data becomes available we receive statistical confirmation of changes taking place throughout the Region. From 1976 to 1981, the total population of Halton increased 11.1%. Increases in Burlington and Oakville were slightly lower than the regional average (10.1% and 9.94% respectively). Growth in Halton Hills was well below the regional average (2.08%), while Milton showed by far the greatest increase (35.2%). Population growth among the age cohorts measured by the percentage of the total population occured in all age cohorts above the age of 20.

Ministry of Health projections indicate that the segment of Halton's population 65 and over is expected to triple in the next 15 years as the

"Big Generation" ages (2). Viewing the population data in isolation would seem to indicate the need for "singles housing" (3) in the immediate future and more housing for seniors in the long term.

Population information alone may be able to suggest the quantity of housing required, but does little to indicate the type of housing needed (other than some vague general notions that housing for seniors is probably different from housing for families). However, only when we view population data in conjunction with income and economic factors do we begin to develop a real understanding of the housing issues in Halton.

Income data from Statistics Canada are not available at this time; however, other economic indicators can be used to describe at least some of the more worrisome tends. The number of people registered for unemployment in Oakville and Halton Hills in Decmeber 1982, was 7,500 compared to 600 in Decmeber 1981. As well, 1,500 people in these communities were laid off and/or work sharing. There were none in December of 1981. (4) In Burlington there were 6,107 registered for unemployment in December 1982, as compared with 3,343 in Decmeber 1981 (5).

In 1982, the Salvation Army distributed 2,006 Christmas baskets in Halton, an increase of 31% over 1981 (6). Regional Social Services have shown a 22.6% increase in the welfare rolls in 1982 and projections for 1983 indicate than an additional 29% increase is expected (7).

It is not difficult to translate unemployment statistics and lay-off numbers into a decrease in the amount of dollars available per household for housing. Less income equals less housing.

What is more difficult to ascertain is a factor which can best be described as the "perceived economic vulnerability factor", that is, households who have not actually been impacted by unemployment or lay-offs, or the ripple effects of these occurences, but perceive that theymay well be. These households may actually buy less housing than they can afford, or may put off moving to that bigger house. This factor may have a hidden impact on

housing demand, particularly in the short run. From this preliminary analysis, one may expect that there will be a demand for smaller inexpensive housing throughout the Region.

The impact of this data cannot be underestimated or ignored when attempting to determine the overall regional responsibility with respect to housing. We agree that there will continue to be a demand for family housing and housing for seniors in Halton. The main issue, as we perceive it, however, is not the number of units required, but rather that the units provided meet the changing needs of the residents of Halton.

In addition to the general demographic and economic trends, the overall provincial government policy of deinstitutionalization will undoubtedly continue to have an impact in each of the local municipalites. The thrust towards returning and keeping the disabled, the developmentally handicapped, the elderly, the ex-psychiatric patients and special-needs children in their own communities produces an immediate need for group homes and boarding and rooming homes, as well as the need for additional assisted units.

The following is a summary of special-needs housing in Halton as described by various community organizations:

a) Group Homes (Children):

With a 22% increase in the number of children coming into care, the Halton Children's Aid Society will continue to need accommodation for children. Presently, 40 children are placed outside the Region, many of whom would benefit from being in their own community.

b) Emergency Shelter:

Information Burlington, the Salvation Army, Red Cross and Halton Women's Center have all identified a need for emergency shelter. The later can house women and children who are homeless (but not abused) for a period of

3-5 days if space is available. As well, Information Burlington has had several calls regarding emergency shelter for single people. These have all been referred to hostels in Hamilton.

c) Housing for the Physically Disabled:

There is a need for adequate housing for the permanently disabled. Existing housing should be made more accessible and future construction should include developments which provide support staff, thus promoting independent living.

d) Single Parents:

There is a need for suitable, affordable housing for single-parent families. Halton's Women's Center noted that 77% of the Women who used their facilities had to find alternate housing. Lacking employment opportunities, many of the women apply for welfare assistance. This also creates difficulties as rents are too high and waiting periods for assisted housing are long. As well, there is discrimination in the rental market against single parents, welfare receipients and children. With limited available options, many move in with friends and family suffering problems of over-crowding. Thirteen per cent of the women returned to the same abusive situation from which they had fled.

e) Ex-Psychiatric Patients

There is a need for group homes and/or supervised living accommodations for this group. Issues identified include improved zoning by-laws and a need for public education to counteract the stigma and resistance encountered in the community.

f) Developmentally Handicapped:

This group of residents needs housing which provides the supervision and support required to foster independent living. Issues identified include

those stated in (e) as well as insufficient funds for development.

II. THE HOUSING SECTORS AND POSSIBLE INTERVENTIONS

The trends and the perceived issues give rise to two major questions. What will the effect be on the four housing sectors: the ownership market, the rental market, the assisted sector and special-needs housing, and what interventions can be undertaken to ameliorate or prevent the negative aspects of these impacts?

The Ownership Market

In view of the anticipated increase in the elderly (up to 14% of the population) in Halton and in the alarming increase in the number of unemployed and economically vulnerable people, the demand within the home ownership market can be expected to be for 'less" rather than "more" housing. By this we mean that while there will be a need for additional units, at least part of that need will be for small, relatively inexpensive housing.

Many of the variables that impact the ownership market are beyond the control of regional influences: mortgage rates, interest rates, energy costs, lay-offs, to name a few. However, the Region does have within its authority, considerable control or influence over subdivision approval, site control plans, lot sizes, tax levies and municipal zoning by-laws. All or some of these points of intervention could be used in such a way as to encourage the private market to develop smaller houses.

The Rental Market

With virtually a zero vacancy rate throughout the Region and the aforementioned economic and demographic conditions, the demand for affordable rental accommodations will continue to outstrip supply. With

the increase in unemployment and continued threats of lay-offs, home ownership will be put back into dream status for many residents. At the same time, many seniors may be forced to vacate their homes as inflation consumes a greater proportion of their fixed incomes than they had anticipated. The pressure for affordable rental accommodation will continue to rise and the need for an increase in the availability of such units is imminent.

The Region can adopt an active role in ensuring the development of a more adequate supply of rental units. Possible areas of intervention include: direct incentives to encourage conversion of older homes into apartment units, strict adherence to established condominium conversion policies, removal of lot levies, flexible taxation schemes and expediting the development application process. The Region, after further investigation, may decide to become directly involved in the sponsorship of municipal, non-profit housing or may act as a facilitator to encourage the municipalities to do so.

The Assisted Sector

Currently, there are a total of 2,167 assisted units in Halton; 28% are family units and 72% seniors. If the ownership and rental markets cannot make the anticipated required adjustments, the assisted sector will undertake a dramatic change. Even with an improved private sector, we anticipate two major influences on the assisted market. First, as the economic recession continues, those who are the most economically vulnerable will experience a "deeper" kind of poverty - more severe, more prolonged and more difficult to escape. Second, we anticipate that many homeowners and tenants who have never considered any type of government assistance, will require assistance to maintain their homes.

There are many possible interventions in this sector. Primarily, there is a need to identify issues quickly so solutions can be found at the early preventative stage; perhaps the development of a regional policy to provide temporary assistance to homeowners who are laid-off and faced with the

possibility of losing their homes. The Region can provide input into decisions about eligibility for assistance as well as set targets and require that a number of assisted units be set aside in new developments. Once again, the Region may wish to consider assuming the dual roles of sponsor and facilitator in the provision of municipal non-profit housing.

There is a need for co-ordination between the Regional Health, Social Service and Housing System. Lobbying senior levels of government to provide appropriate programs would also be a vital regional role in this particular sector.

Special - Needs Housing

As evidenced from the response from the community groups, there is a need for a wide variety of special-needs housing within the Halton Region.

Interventions in this area would include identifying and priorizing needs, the direct provision of shelter, a fee for service for those providing the shelter, making land available for special-needs housing through encouraging the municipalities to adopt appropriate zoning policies and lobbying senior levels of government for appropriate programs for the municipalities.

III. ROLES

In the previous section several possible interventions were suggested for each of the housing sectors. These were by no means all inclusive, but rather were indicative of the possible range of actions that could occur.

In order to ensure that the appropriate interventions take place and that inappropriate ones are avoided, there are a series of roles that must be assumed. The major functions are to research, to develop policy, to provide shelter, to manage, to fund, to facilitate, to co-ordinate and to

lobby.

a) Research

As mentioned in the first section of this report, analyzing housing demand and supply is the first and foremost step in an overall housing strategy. By employing the core definition of housing need, a thorough investigation and analysis of housing in Halton can be obtained. After the data base is compiled, the second research step is to define housing targets and to translate these housing targets into policy statements. The third and final component of the research role is the continued monitoring and evaluation of the housing situation.

Recommendation I

> "THAT, as soon as possible, the Regional Municipality of Halton undertake the research role and its three components: data collection; establishing housing targets and policies; and monitoring and evaluating the housing situation in Halton."

The Halton Social Planning Council also has a role with respect to research and housing within the Region. This role would compliment Region's role by primarily providing information available from our constituents and by identifying research needs and emerging problems that require further investigation.

b) Policy Development:

The Regional Official Plan contains a housing policy statement. These policies must be reviewed, evaluated and when necessary, altered to meet the changing needs of the Region.

The Halton Social Planning Council will respond to policy changes and identify areas that require changes.

c) Provider:

Within a community, a range of groups and individuals are directly responsible for the provision of housing.

Recommendation II

"THAT further investigation be undertaken to determine whether the Regional Municipality of Halton should consider becoming involved in the direct provision of emergency shelter in various municipalities throughout the Region to meet the increasing demand for such services."

Recommendation III

"THAT after further investigation, the Regional Municipality of Halton consider becoming the direct provider of municipal, non-profit housing should this prove to be a viable option in the provision of affordable housing."

d) Management and Funding:

There is a need for both management and funders for specific housing projects.

Recommendation IV

"THAT the Regional Municipality of Halton undertake further investigation to determine an appropriate funding/management role for the Region with respect to special-needs housing and assisted housing."

e) Facilitator and Encourager

The need for smaller homes and affordable rental units is great. We

believe there is a pressing need for the Region to encourage and facilitate the immediate development of small homes and affordable rental units. Possible strategies include reduction of lot size requirements, subdivision approvals, expediting applications, altering tax requirements and the provision of direct incentives.

Recommendation V

"THAT the Regional Municipality of Halton determine the best method of facilitating private development of smaller homes and sufficient rental units and implement these strategies as soon as practicable."

Recommendation VI

"THAT the Regional Municipality of Halton encourage the development of private, non-profit housing and co-operative throughout the Region."

Recommendation VII

"THAT the Regional Municipality of Halton encourage the municipalities to adopt appropriate by-laws to facilitate the development of special-needs housing."

f) Co-ordinator:

There is a vital co-ordinating role that must be assumed with reference to both assisted and special-needs housing. A formal liason between health and social service and planning is required. Furthermore, there is a need for co-ordination between the various government housing agencies and the Region, as well as between the government agencies and the voluntary health and social service and housing sectors.

Recommendation VIII

"THAT the Regional Municipality of Halton assume a co-ordinating and linking role between health, social services, planning and housing departments, both within the Regional government itself and within the community at large."

Recommendation IX

"THAT the Regional Municipality of Halton co-ordinate the establishment of a Housing Advisory Committee comprised of a cross-section of the community to assist in the development and evaluation of housing policies in the Region."

g) Lobbying Role

There is a vital role to be played with respect to convincing senior levels of government to provide programs that respond to the needs of the Halton Region.

Recommendation X

"THAT when appropriate, the Regional Municipality of Halton lobby senior government officials (in the appropriate sectors) to provide housing programs for Halton and the accompanying financial support necessary to implement these programs."

Recommendation XI

"THAT the Regional Municipality of Halton co-operate and work with in conjunction with other area Regional Municipalities to ensure the development and implementation of adequate housing policies."

Each organization present today plays a vital role in the provision of housing in Halton. Each carries out some of the roles identified and no single organization or level of government could possibly be responsible for them all. Furthermore, the roles are not mutually exclusive; they overlap and depend on each other. In fact, a successful housing strategy may depend as much on the linkage between the functions and the relationship between providers, as on the functions themselves.

Table One lists the roles, the housing sectors and some of the key groups involved in housing in Halton. We have attempted only to define the Regional role and the Social Planning role. We encourage other organizations and developers present today to place themselves within the framework so they can assure adequate housing for <u>all</u> residents of Halton.

TABLE 1: FRAMEWORK TO IDENTIFY ROLES IN THE PROVISION OF HOUSING

ROLE	OWNERSHIP SECTOR			RENTAL SECTOR			ASSISTED SECTOR			SPECIAL NEEDS SECTOR		
	Region	HSPC	Other*	Region	HSPC	Other*	Region	HSPC	Other*	Region	HSPC	Other*
RESEARCH	X	X		X	X		X	X		X	X	
POLICY DEVELOPMENT	X	X		X	X		X	X		X	X	
PROVISION OF HOUSING				X			X			X		
FUNDING & MANAGING							X			X		
FACILITATING	X			X			X	X		X	X	
CO-ORDINATING	X			X			X	X		X	X	
LOBBYING	X			X			X	X		X	X	

* Other = Housing Authority, CMHC, Developers, etc.

FOOTNOTES

(1) Paul Burke, Connie Casey and Gord Dolpner,

Housing Affordability and Housing Need in Canada and the United States: A Comparative Study. 1981

(2) Claire Irwin, Halton District Health Council, 1983.

(3) "Singles Housing" includes housing for single people, one-parent families and couples without children.

(4) Tom Williams, Director, Employment & Immigration, Oakville and Halton Hills.

(5) Marie Brown, Public Relations, Employment & Immigration, Hamilton.

(6) Jim Falkeroy, Salvation Army, Burlington.

(7) David Szwarc, Regional Social Services.

Presentation by

Dollie Moulden, Member
Halton Social Planning Council

You've spent the day listening to facts and figures, now let me introduce you to the people behind these facts and figures. While the examples I'm giving are from North Halton, they can be found throughout the Region.

A Moroccan, well known at the Ontario Housing Corporation, has said that he who follows leaves no footprints in the sands of time. We within this region are leaving no footprints in the the area of housing -- we haven't even found the sand!

Until a Needs and Demand Study is done, all we can do is talk - as the official plans have done, as the panelists have done, as the developers and those in the social fields have done.

Do you know who we are talking about?

We are talking about the 16 yer old who showed up at the United Way late one afternoon. Unhappy and alone, unwilling to go back to a miserable home life, too young to go to the Women's Place. No money to rent a room. No place for her in this comfortable, middle-class community. And she is just one of several youths I know of.

Or the family surviving on minimum Unemployment Insurance Benefits, sharing clothes to get the children to school, doing without food out of pride, living in a home that has a dirt floor in the kitchen!

Or another house that is never without tenants - people who will survive without subjecting themselves to what they see as the shame of charity. This house supplies basic shelter - but no indoor plumbing or satisfactory heating system.

We are talking about a senior, who is physically abused, lives with a family member because she can't find, on her own, other living space.

Or a mother, whose married daughter and children came home because of a marriage breakdown. The mother is now desperate to find suitable accommodation for her daughter and grandchildren because of the strain that overcrowding is placing on her marriage.

There are more examples of overcrowding and the effects this has on the people involved. The mother that moves in with son and daughter-in-law or daughter and son-in-law, the youth who, in good times, could afford a private unit, but because of the economic times we are now going through can no longer support a separate dwelling and returns home.

Or the children who were delighted to waken after the first snow fall to find their bed covered in snow. Fun and games - the first time - but panic for the mother who knew that more snow, more cold would find its way through ill-fitting windows, chimney and doors to fill their apartment before the warmth of spring came again.

Or the despair of being offered a unit in Burlington or Oakville - the need for adequate housing balancing against the need of support from family, friends, familiar surroundings. And, if the offer is accepted, maintaining contact becomes an ordeal of frustration and expense.

For those of us with resources, both emotional and financial, each of these examples could be managed. But, there are many among us who are in the midst of crisis and can't cope. They need help today.

The North Halton Inter-Agency Group, agencies whose mandate is not housing, conducted a study of the needs of single/isolated mothers in North Halton. On data gathered January-June, 1982, and submitted by 31 agencies, need #1 was transportation and need #2 was affordable housing. Made even more personal, that means 227 requests for affordable housing were made to North

Halton agencies in the first six months of 1982.

At the New Neighbourhood Conference, Minister of Municipal Affairs and Housing, Claud Bennett said his goal is to make the municipalities responsible for their own areas. Let's go one step further, let's make the municipalities responsible for the people in their own areas.

Session Three

Q. DOMINIC ROSART

Why are studies being done, or are being proposed if there are no means (i.e. facilities, people, money, etc.) to implement them?

A. BILL TOM

A lot of items resulting from the studies are "no cost", such as by-laws to permit group homes. However, there is no question that there is a shortage of money; but the first expense has to be to determine what the state of the art is, then to identify priorities for the money that is available. Like it or not, the Ministry is deinstitutionalizing a lot of people that the local community is expected to look after. I can't argue with the principle of this; if you want to modify an individuals behaviour, it is best done in the community. What may have to happen is re-direct funds from "harder" services to "softer" services.

C. DOLLIE MOULDEN

The study that has been mentioned most often today is the "Needs and Demands Survey". There is money for this from the Provincial Government that the Region can use. The money is there and available, so lets find out the facts.

C. D. SUTTER

This is not really a question. I'm getting a little tired of people talking about motherhood issues as if they were dirt, motherhood implies fatherhood - it means all of us; all people. The development industry is not just building homes, the people in the community have to look at the people. It is not just building or selling your house, or putting services in the ground; if you can't provide the community fabric to go with that house, then you have nothing. These people are

saying to you it is the fabric they need. The concerns of the disadvantaged have to be looked after just as much as you and I, who can afford a house for $60,000 to $150,000. We have a responsibility to all our citizens. I wish you all the best in doing this.

Q. WALTER MULKEWICH, REGIONAL COUNCILLOR

A question to Mr. Edwards. You mentioned that there are two groups of people who are looking for a compact (type of) house that is hard to find; I presume they look, stop looking, or go elsewhere. Would you comment?

A. JAMIE EDWARDS

A lot of people looking for smaller units move to Westdale in Hamilton.

C. WALTER MULKEWICH

If that's the answer, then it forces the argument that if you do not have a balanced housing supply you run into that problem (people moving out of the Community). I think we face that problem in Burlington. I think we have to address that.

C. JAMIE EDWARDS

You are right. Burlington does not have the same type of housing as is in the west end of Hamilton, where you can buy a brick home with two bedrooms in the $40,000 range. It is suitable housing, but the lot levies to the builder were a lot less. By the time you add the lot levies on (the house) has to be marketable. We've get a great Region and a good location and people buy location in real estate. I don't see why people should move out. I wonder how far the Region wants to draw the line.

C. UNIDENTIFIED WOMAN

I have a comment about why single mothers have to move out of Burlington, Oakville, and the rest of Halton? When they go to put down a first and last months rent they are told they will not be

accepted since they are on welfare; you have a catch 22.

C. JAMIE EDWARDS

I owned a number of rental properties in Hamilton. I got out of the market because of problems. Some of my best tennants were on welfare. Unfortunately, as in all things, there are some who spoil it for others. There are many who are getting out of that business (landlords) because the house depreciates as money is not being paid... and then there is rent review which...is not very equitable.

CHAPTER 7

PLENARY DISCUSSION

Peter Smith, Director
Peel Non-Profit Housing
Corporation

J.N. Raftis
Regional Chairman

Presentation by

Peter Smith, Director

Peel Non-Profit Housing Corporation

"PEEL, EXPERIENCE IN NON PROFIT HOUSING"

I was asked to talk about the Non-Profit Housing experience in the Region of Peel. Perhaps some of Peel's history reflects the kinds of concerns expressed here, in Halton, today. This is not so much as to tell you what to do; but to give you some ideas of how we in Peel went about things and how we evolved.

The reason why we got into housing in Peel was a decision on the part of the our Regional Council in 1974 not to do an Official Plan until the area municipalities had completed their plans. That decision kept the Regional Municipality out of the land use game and encouraged staff and politicians to look at what the Regional role ought to be in planning. Out of those discussions there came a strong sense that the Region could contribute to the efforts of the area municipalities in four major ways: social development, economic development, housing and transportation. From our discussions at that time it was felt that any housing policy could not be developed out of the context of economic and employment strategies that the Region of Peel wanted to see happen and the social development strategy to which the Peel Council was committed.

From the start, housing was considered in terms of "who is being served", "who is not being served by traditional sources of housing", and "what are the objectives of housing intended to achieve from an economic point of view?" Peel wanted to know the extent to which housing could be utilized to support objectives which would provide appropriate types of accommodation for persons who work in the community, while avoiding excessive expenditures on services such as public transit and attempting to reduce the amount of commuting.

In retrospect, the decision not to produce a regional Official Plan enabled Peel to grapple with some larger developmental strategies out of which our housing program emerged. In 1975 the Region of Peel established a housing task force. That housing task force addressed questions such as: Should the Region be involved at all in housing? Affordability? The need for a monitoring/co-ordinating role. Assessment of needs in the community.

A major part of that Housing Task Force looked at the needs of special groups such as ex-psychiatric patients, mentally retarded, and the physically disabled; and the need for some basic housing research. Certainly, there was a philisophy that the task force developed. It saw the key role of the Region as being supportive of the efforts and ambitions of the area municipalities. Another approach was a marked preference to support the activities of the private sector by saying that there was not a role in housing for the Region unless it was to supplement the activities of the private sector or to provide support to produce any one type of housing.

One of the issues that came out of that Task Force was the concept of fair share of assisted housing in the Metro Toronto surrounding areas. It also looked at the balance between the provision of the type and tenure of housing and there was a clear suggestion to increase the rental stock and to look at a variety of different housing forms as well as the needs of different kinds of housing to support the municipal infrastructure.

Coming out of the housing task force report in 1977 was a decision that Peel would set up a non-profit housing corporation. However, my perception of Council's attitude at the time was that of "we really don't want to get into non-profit housing...we'd much prefer the private sector do this". On the other hand there was a strong feeling that if they (Council) could provide a service at no cost to the taxpayer, then let's try it.

Peel started small. We started on a comprehensive needs study and a housing statement. The first project was a 90 unit senior citizens housing

development in Brampton. There were real concerns about how much this was going to cost the municipality. Another concern surrounded "structure": where should this "thing" (non-profit housing corporation) exist? Should it be a separate organization or part of the Planning Department, or part of Social Services, or some sort of joint venture? The decision at that time was to build in strong management controls, and that during its initial years it should evolve out of the Social Services Department, with a major role being played by the Planning Department in the assessment of needs.

Over the years, and due to the close relationship between the Social Services and Planning departments, there developed a continuing Housing Task Force. That body still exists to deal with the broad issues of co-ordination of housing policy and research in Peel and includes representatives of CMHC, MOMAH, U.D.I. the co-op sector and the Region.

Since 1978 we did build a good management base. In addition to our activities in non-profit housing which consists of about 1,700 units, we also provide a key role in supporting area municipalities in their planning activities. The Peel Non-Profit Housing Corporation also works with the housing task force mentioned earlier, as well as plugging into the various social needs and associations in the community. More recently, Peel Non-Profit Housing Corporation has been involved in the development of a nursing home in Bolton and has performed the function of doing the construction and renovation of Homes for the Aged in Peel.

So, starting from a small senior citizen's program in 1978 we developed a corporation that provides a service to the total region. Our Housing corporation is viewed as a tool by the municipality, to achieve the social and economic objectives it wants to see for the people of Peel.

I want to talk about the two founding principles of the Peel Non-Profit Housing Corporation. First, there should be no impact on the local tax base for any of our programs or projects. There is complete transfer of all costs, overhead, etc., to the Housing Corporation. There is absolutely

no dollar impact on the local tax base. In 1983 Peel Non-Profit Housing Corporation will contribute roughly $850,000 in property taxes to the municipalities in Peel, and since 1978 we have paid over $6,000,000 in development levies.

The second basic principle was that we should not be in direct competition with the private sector. We see ourselves as a vehicle, like a tap, that can be turned on when the private sector does not have the advantages of MURBS or other governmental assistance, and turned off when the private sector is adequately meeting needs in the community. It is not our intention to meet the needs that the private sector can; they can do a better job than we. We work closely with the development industry. We help create a lot of jobs in Peel.

We also don't pretend to be planners, architects and designers. We believe that the private sector can better produce the accommodation wanted, and we rely on their expertise to do that. The proposal call method that Peel uses has been a very successful technique for us in producing the needed units while reducing costs to the senior levels of government.

Peel Non-Profit Housing Corporation has a role and relationship to the service clubs, and social and health facilities in Peel. We are very supportive of the private non-profit organizations (for example Church groups), as well as the co-op sector and other organizations such as those serving the mentally retarded and developmentally handicapped.

In terms of structure, we emerged out of Social Services and are still part Social Services while having a close relationship with the Planning Department in Peel. Very recently, a separate housing committee of Council was established and that housing committee is the governing body over our corporation, consisting of 14 of 21 members of Council.

There are other options to consider. The City-Home Organization in Toronto grew out of their city Planning Department. The City Living Organization in Ottawa grew out of their Planning Department. The Metropolitan Housing

Corporation grew of the Metro Social Services Department and still stays there.

There are also options of who should get involved in this program. There are cases where there is a strong preference for area municipalities to get involved. Such, I understand, is the case in Durham, Hamilton-Wentworth and Ottawa-Carleton.

As for the future, Peel sees its program as one that will continue to provide needed rental accommodation in scarce market situations. We continue to support the Planning efforts of local municipalities. We continue to provide the needs assessment that is required to identify what kinds and how many units are needed. We will continue with research and monitoring; providing the service and data needed by the private sector to make its decision.

Before anyone rushes off to set up a housing corporation in Halton, I think you need to consider what the objectives of the municipality are. The municipality has to decide what it wants, what it sees its housing role and objectives to be. Secondly, a long look has to be taken at organization and structure. I think that the philosophy is important. I think you should consider the problem of allocation of government funds for various programs. The allocations are getting smaller, and the number of municipalities involved in the program is getting larger. In Hamilton, late last year, it was announced that there are 1,600 units in Ontario in 1983 for municipal non-profit housing; there are 98 interested municipalities, 42 of which are actively involved. So, in getting into the program one has to look at how much one wants to get into it on a regular basis, and how many units are going to be available. Also you have to consider whether municipal non-profit is an appropriate vehicle or if you should support the private non-profit or co-operative programs in your municipalities.

Our future in Peel will see us continuing to support the private sector. We will also continue to provide the social objectives that are important

in the Peel Regional Plan. We will continue to see housing in terms of its support to the economy, particularly employment related matters in the Region. Most important, Peel Non-Profit Housing Corporation will continue to address and meet the needs of the residents of Peel Region -- be they families, senior citizens, the handicapped, or persons with special needs.

Closing Remarks

J.N. Raftis,

Regional Chairman

Thank you very much Peter, we are right on schedule. I just want to take a minute to thank the staff, Rash Mohammed, Ho Wong, Dave McCleary, Patrick Hennessy and all of the panel members.

I would say firstly that the Region is not insensitive to the needs of the people in the Region of Halton. We have had a good turnout of Regional Councillors here and I think that we have taken a major step today in that we will probably be playing a more important role (and a leadership role) in implementing a plan to assist people in housing. Secondly, I believe that in future months, we will be having conferences like this on topics such as the elderly, children's services and other services more related to people than the hard services.

Thank you all very much for coming and participating.

APPENDICES

Appendix I - List of Participants

Appendix II - Appendix to Bill Tom's Speech

APPENDIX I

List of Participants

Regional Municipality of Halton

Regional Chairman's Housing Workshop--February 24, 1983--Burlington Holiday Inn

List of Participants

Chris Aagaard
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City of Burlington

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Region of Halton

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Region of Halton

Dollie Moulden (Speaker)
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North Burlington Baptist Church

Henry Stolp (Speaker)
Stolp & Company

D. Sutter
Regional Councillor
Region of Peel

Kjeld Thomasen
Co-ordinator
Summit Halfway House Inc.

Bill Tom (Speaker)
Halton Social Planning Council

Sheila Vanderhoef
Vanderhoef Associates

David Vice
Administrator Halton/Brant
Ministry of Community & Social Services

Daryl E. Watts
Consultant
A. E. LePage Commercial Real Estate Services

Dave Whiting
Regional Councillor
Region of Halton

George Whyte
Alderman
City of Burlington

Carol Wiebe
Project Co-ordinator
Inducon Consultants

Murray Wilson (Speaker)
Ministry of Municipal Affairs & Housing

Ronald M. Wojcicki
Assistant Manager, Ontario Division
Markborough Properties Ltd.

H. Yeghouchian
Planning & Development
Region of Hamilton-Wentworth

Paul Young
Regional Director
Ontario March of Dimes

Colin Travis
Planning Department
Town of Oakville

Patricia Vanini
Planner, Community Planning Advisory Branc
Ministry of Municipal Affairs & Housing

Frank Wagner
Planning Department
City of Burlington

Zdravko Weing
Senior Planner, Plans Administration Bran
Ministry of Municipal Affairs & Housing

Heather Whiting
H. Forbeat Real Estate Inc.

Helen M. Whyte
Director of Planning
R. E. Winter & Associates Ltd.

H. Williams
Vice-President
Oakland Realty Ltd.

J. Witherspoon
Project Engineer
Shell Canada Ltd.

Ho K. Wong
Planning & Development Department
Region of Halton

Roy A. Yestadt
Vice-President
Georgetown Area Ratepayers Association

Bob Zsadanyi
Director of Planning
Town of Milton

APPENDIX II

BILL TOM'S SPEECH

Responses from local organizations and social service agencies identifying housing issues.

Burlington Youth-Residences and Services

JAN 11 1983

Administration
481-A John St.
Burlington, Ont.
L7R 2K8
416-639-0025

John St. Academy
481-A John St.
Burlington, Ont.
416-639-0025

Community Services
South Halton
481-A John St.
Burlington, Ont.
416-639-0025

Pilkey House
Residence
497 Elizabeth St.
Burlington, Ont.
L7R 2M4
416-639-0025
416-639-0028

Community Services
North Halton
113 Mill St.
Acton, Ont.
L7J 1H7
519-853-3310

January 4, 1983

Susan Goodman,
Executive Director,
Burlington Social Planning Council,
760 Brant Street,
Burlington, Ontario.
L7R 4B7

Dear Susan:

In response to your letter around housing issues, I am unsure as to whether it meets the criteria but I feel that the zoning issues for Group Homes needs to be addressed. The Oakville Social Planning Council has been working on this issue for quite some time. In Burlington, however, I understand that it has not been broched as yet.

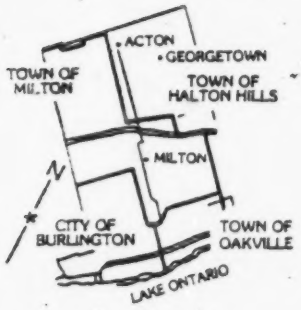
Another housing issue that we encounter again and again in Burlington is the lack of low cost housing for youth. We have youngsters (17 to 21 years) who no longer need our treatment facility but encounter major difficulties in moving into independent living.

I hope this is of use.

Sincerely,

/ml

Patricia Reid,
Executive Director.



THE CHILDREN'S AID SOCIETY

OF THE REGIONAL MUNICIPALITY OF HALTON

JAN 19 1983

Ron Coupland, M.S.W
Executive Director

Please Reply Attention: _____

January 18, 1983

Ms. Susan Goodmen,
Executive Director,
Burlington Social
Planning Council,
Suite 406-A,
760 Brant Street,
Burlington, Ontario,
L7R 4B7

Dear Ms. Goodmen:

Thank you for your letter of December 1st, last, advising us that in February, 1983, the Regional Municipality is sponsoring a housing workshop entitled, "Housing Issues for the Eighties," and that the Halton Social Planning Council has been extended an invitation to prepare a submission on housing.

We regret that we have not been able to forward information to you in this respect by the end of December. Indeed, it is difficult for us to know what information to forward to you, except to advise you that there are some forty (40) children at least, who are being served by the Society, who must be placed in communities outside the Region of Halton because we lack the housing and related services that these children need to be provided for in their own communities. In some instances, it is probably in the child's best interest to have some distance between his /her family and peers, but there are a number of these children who could well be served in Halton, were there actual housing resources for them.

The continued community resistance to group homes, as illustrated by the incident recently of Oaklands Regional Centre and the Town of Oakville, is a continuing burden for the Society.

In addition to this, there are numerous clients associated with the Society for whom the housing issue is a major pressure in causing the stress that the family is experiencing, which, may in turn, be related to marital disfunction and abuse.

cont'd...p.2...

Address: 467 Speers Road
Oakville, Ontario
L6K 3S4

Telephones: 844-8
335-5757

Currently, the Society is under a tremendous amount of pressure, in view of the fact that we have a much larger number of children in our care than we have had in any previous time, and we have experienced a rising incidence of child abuse during the year 1982. In view of this, it is difficult for us to know to what extent we should go in preparing a response to your letter, since as a public issue, it has great priority for us, but on the other hand the preparation of a substantial report will come at some considerable cost to us.

May we have some direction from you.

Yours sincerely,

Ron Coupland, M.S.W.,
Executive Director.

RC:bk

HALTON DISTRICT HEALTH COUNCIL

UNCIL OFFICES:
BOX 1068
4 TRAFALGAR ROAD
KVILLE, ONTARIO
5E8
) 842-2120

January 4th, 1983

Mr. J.N. Raftis
Regional Chairman
Regional Municipality of Halton
Box 7000
Oakville, Ontario

Dear

Thank you for your letter of December 13th, 1982, regarding the Halton Region Housing Workshop, "Housing Issues for the Eighties".

We have no particular points to make in respect to this workshop except to request that you include in your brief the special housing requirements for;

(a) the elderly
(b) the handicapped and disabled and
(c) the former psychiatric patient.

We point out that our elderly population will increase threefold in the next fifteen years and will in all liklihood promote a greater need for housing complexes such as the type developed at the Kerr Street complex fostered by the Oakville Rotary Club. We have noted in our dealings with seniors' groups that they wish to remain in their own communities as long as possible and this type of accommodation helps them to do so. It is an essential aspect of independence for seniors.

In the case of the handicapped and disabled we believe there is a significant need for accommodation to assist these people to live independently and your recent work in this field has indicated to some extent the unmet needs of this group.

...../2

Ad

Finally, there is the group of ex-mental health or emotionally disturbed people who are capable of supervised or group living. These people have created an unsatisfied demand for group homes and/or supervised living accommodation. There are two problems here. The first is public interest and support for this type of house and secondly, public acceptance and the development of zoning by-laws which permit the establishment of this type of accommodation.

We expect that you have already identified these groups and most of their needs are self evident. There is, of course, the additional arrangements for children, either those who are mentally retarded or those who require supervised accommodation because of behavioural problems. Unfortunately, we in health, do not have the primary responsibility in any of these areas except for the ex-psychiatric or chronic psychiatric patient. However the basic requirement in all of these cases is community acceptance and zoning support.

We commend the Region's initiative in this area and we wish you well in your seminar.

Yours truly,

W. C. Leonard,
Executive Director

WCL/bc

cc: Mrs. Odette McLeod ✓
Halton Social Planning Council
(your letter 1 December 1982 refers)

HOUSING ISSUES IN HALTON

SUBMITTED BY

HALTON WOMEN'S PLACE

Halton Women's Place (H.W.P.) is an emergency shelter for physically and emotionally abused women and their children. As many of these women elect not to return to their matrimonial homes, we are confronted daily with the lack of housing available to these women. It is for this reason that we are pleased to make a contribution to your study.

Throughout this report, I shall be referring to statistics accumulated at Halton Women's Place, the majority of which pertain to 1982 (unless otherwise stated). I shall also include some brief cases which cannot be recorded in numbers but speak for themselves.

During 1982, H.W.P. provided shelter to 179 women and 216 children. Almost two-thirds of these women were Halton Residents; however we do admit women from other areas for various reasons. In addition we have turned away a number of women during times when the hostel was filled to capacity.

I would like to note here that H.W.P. also provides accommodation for women who are not abused, yet are without shelter, and these clients shall be referred to as "Housing Clients". This past year, 37 of the total listed above represents those in a housing crisis. This is considerably higher than the 8 women admitted in 1981 under similar circumstances. I am sure that a portion of this is due to increased awareness of H.W.P.; however, I also believe that it reflects the housing crisis in Halton.

Housing clients emphasize the difficulty in finding housing, as they are only permitted to remain at the shelter for 3-5 days, as compared with 4-6 weeks for abused women.

Upon departure, a record is kept of all women as to what type of living arrangements they have made. Fifteen percent reconciled with their husbands, and 8% were able to return home

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after their spouse had moved out. The remaining three quarters of the residents must find some alternate accommodation.

Twenty percent moved in with families or friends. Although it is understandable that some women may prefer this avenue, the majority will follow this route simply as a last resort, hopefull that something more appropriate will turn up. Less than 10% were able to find their own accommodation which is down 3% from 1981. Five percent moved to shared accommodation.

Twelve percent moved to another hostel as they had no alternative at the conclusion of their stay at H.W.P.

It is important to note at this point that 13% of our residents simply returned home to the same situation that they came from. There has been no change in the relationship. Often women will return home as they feel they have no alternative. This lack of alternatives shall be elaborated on below.

DEPARTURE STATUS

	1982	1981
Reconciled	15%	30%
Returned home without spouse	8%	10%
Returned home (no change)	13%	10%
Found Own Accommodation	8%	13%
Found Shared Accommodation	5%	3%
Moved to Room and Board	5%	2%
Moved to Family/Friends	21%	14%
Other Hostel	12%	5%
Other arrangements	13%	13%

As mentioned above, residents are allowed to stay at H.W.P. for a maximum of 4-6 weeks. Accurate figures regarding the length of time that each woman remains at H.W.P. are not yet available for 1982; however, during 1981 15% of the residents lived at the shelter for 4-6 weeks. A large portion of this time is spent seeking apartments. An additional 3 women were granted an extension as they had not been able to find accom-

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modation such that they could depart at the desired date.

In addition to having a limited amount of time to find appropriate accommodation, residents of H.W.P. face numerous other barriers.

The most crucial one is lack of a sufficient income. During their marriage, they often had very little control of funds. (One third did not know their annual family income.) Many were housewives with no outside employment and therefore no income of their own. They are not likely to receive support from their husbands immediately after leaving H.W.P. So they must look to General Welfare Assistance. In many cases, the rents that are being asked are not affordable to the welfare recipient. Also, some buildings are quite unwilling to accept people on Welfare.

Another barrier is the fact that they are a single parent. Women have felt very strongly that they have been discriminated against due to the fact that they will not be sharing the apartment with a husband.

Children also present a problem. Of the abused women, 15% had 3 or more children; 30% had 2 children. Many buildings have stipulations reguarding the number of children, ages of children, children only to the fifth floor, etc. Yet, it is this woman with 3 children who can not possibly look to a room and board situation.

Ontario Housing seems like a good option to many who enter our doors. However, the waiting lists are too long to assist a woman immediately after she leaves H.W.P.

If a woman is fortunate enough to find an apartment that will accept her as a single parent on welfare, allows her to bring her children, and is cheap enough for her to afford within her limited budget, she is often required to make a downpayment of first and last month's rent. Here again she is unable to meet the requirements.

The staff at H.W.P. are faced almost daily with women stating that they cannot possibly find an apartment that they can afford. Women may indicate that the only way out is to return home.

. . . 4

We discourage women from returning to an abusive spouse if it is for the above reason. However, we have been witness to it from time to time.

Listed below are brief case descriptions of a few residents of H.W.P. who could not secure adequate accommodation and had to make less appropriate arrangements.

i) Woman and 3 older children moved to a one bedroom apartment.

ii) Woman and 3 older children moved in with another former resident who had one small child of her own. These six people stayed in a 2 bedroom apartment until other accommodation could be found.

iii) Woman and 4 children shared a 3 bedroom townhouse with another woman and 2 children.

iv) Woman and 2 teenage children were turned down for a 2 bedroom apartment due to insufficient income. As a result she eventually returned home to an abusive husband.

Admittedly there are many other factors that face a woman as she decides to leave her husband, such as lack of skills and training to seek employment, fear of husband finding her, children growing up without a father, etc. However, we have observed that it is extremely difficult for the women mentioned above to find accommodation for themselves and their dependent children. It is understandable why so many of them return to their spouse where they will at least have a roof over their heads and food to feed their children.

It has been my intent to draw your attention to the number of women entering our doors who require alternate accommodation to ensure their safety, and the safety of their children. In addition, I have no doubts that there are women within the Region of Halton who are in abusive situations, yet for various reasons do not come to Halton Women's Place. They are attempting to do it on their own. It is unfortunate that so many women and children remain in dangerous, abusive situations because alternate housing is so very difficult to find.

Marian Kabbes

Information
Burlington
639-4212

2331 New Street
Burlington, Ontario
L7R 1J4

JAN 5 1983

December 29, 1982

Ms. Susan Goodman, Executive Director,
Burlington Social Planning Council,
760 Brant Street, Suite 406A,
Burlington, Ont.

Dear Susan,

This letter is in reply to your request regarding our concerns about the housing issues in Halton. The calls received at Information Burlington reflect the following needs in this area.

(a) Emergency Housing for single male, female and families is non-existent in the Burlington area. Single people are referred to hostels in Hamilton, and families must be split up if they are to be accomodated.

(b) Housing for single people with lower income is also almost non-existent. We receive requests for information regarding boarding home and rooming house type of accomodation because individual apartment living is very much beyond their means.

(c)Lower and middle income married couples also find a great shortage of non-luxury type apartment buildings. In many cases, they cannot afford and also feel that they do not need all the non-essential facilities such as saunas, indoor pools, recreation rooms, etc. that they very expensive buildings offer. Yet, this is the type of housing that is currently being built.

(d) Of course, we also receive concerns that the re is not sufficient subsidized housing, especially for single parent families.

I trust that the above information will be helpful to you in preparing your submission.

Yours truly,

Betty Thomas

Betty Thomas (Mrs.)
Manager

JOHN HOWARD SOCIETY

HAMILTON

A BRANCH OF THE JOHN HOWARD SOCIETY OF ONTARIO
EXECUTIVE DIRECTOR: CHARLES HENDERSON

19 ALBERT STREET
HAMILTON, ONT.
L8M 2Y1

PHONE 545-4040

DEC 8 1982

December 7, 1982

Ms. Susan Goodman,
Executive Director,
Burlington Social Planning Council,
760 Brant Street,
Suite 406A,
Burlington, Ontario
L7R 4B7

Dear Ms. Goodman:

I have been asked to reply to your letter of December 1st, 1982 concerning housing in Halton. As Coordinator of the Wives and Families Programme, I deal with families on limited income who are often in substandard housing awaiting acceptance into the subsidized housing units. Other than a general concern that there is not enough subsidized housing available, I can offer no specific information with regard to the Halton Region. At present I have no clients in that area.

I am sorry that I cannot be of more assistance.

Yours sincerely,

G. Klimstra

G. Klimstra,
Coordinator,
Wives and Families Programme

GK:g

Ontario Ministry of Health
Hamilton Psychiatric Hospital

Telephone: 416/388-2511

P.O. Box 585
Hamilton, Ontario
L8N 3K7

Homes for Special Care Program
Social Work Department

December 10, 1982

MEMO TO: Mrs. J. Street
Director of Social Work

FROM: Mr. F. Tohill, Senior Field Worker
Homes for Special Care Program

RE: HOMES FOR SPECIAL CARE - HALTON REGION

Licenced Beds Residential	- 49	Licenced Beds Nursing	- 352
Occupied by H.S.C.	- 20	Occupied by H.S.C.	- 25
Other	- 29	Other	- 327

Number Discharged to Halton Area - Residential - Hamilton - 2
Lakeshore - 33
35

- Nursing - Hamilton - 48
Lakeshore - 8
56

Referral on hand for Halton area = Residential - 1 Nursing - 0

While there are 23 persons in H.S.C. homes in the Hamilton-Niagara area who apparently have relatives in the Halton Region, 22 of these persons do not appear to have been residents of the Halton Region prior to admission to H.P.H. or H.S.C. and probably never did reside in the Halton area.

It should be noted that (except for Burlington), Halton came under the jurisdiction of Lakeshore Psychiatric up until 1979.

While H.S.C. has received verbal communication from Joseph Brant Hospital, Burlington and Oakville Trafalgar Hospital, Oakville, regarding the need for H.S.C. homes in these areas, this office does not have the documentation to validate this need.

F. Tohill

FT/cr

North Halton Association for the Mentally Retarded

December 7, 1982

Ms. Dolly Moulden,
President,
North Halton Social Planning Council,
760 Brant Street,
Suite 406A,
Burlington, Ontario.
L7R 4B7

Dear Ms. Moulden,

I'm responding to your December 1, 1982 letter inviting in-put on housing issues.

The North Halton Association for the Mentally Retarded (N.H.A.M.R.) has operated residential programs for mentally retarded adults since 1976.

We operate apartments for 6 adults in Georgetown, and a residence for 16 adults near Hornby. We are actively pursuing a proposal to replace the 16 bed residence wit' two 8 bed residences in Georgetown or Milton.

One of the objectives of our residential program is to enable handicapped people to live as independently as possible in the community. For some individuals, this means that they will require and benefit from the sheltered accommodation provided for by our Association for an indefinite period. For others, they will acquire the necessary skills and confidence to enable them to live independently in the community.

A major problem faced by those individuals who are ready to live in the community is the shortage of low income housing. These men and women must pay rental accommodation, and all other living expenses including food, clothing, personal amenities, etc. with their only income being from provincial benefits allowance. We are concerned that more opportunities become available for these men and women to find reasonable accommodation.

We are concerned also that as the Province of Ontario pursues it's policy of discharging residents from institutions for the mentally retarded across the province, that there be opportunity for them to receive the necessary residential service and programs within our community. This will involve the location and acquisition of suitable homes and apartments. Possible barriers would include lack of funding for program development, a shortage of suitable houses/apartments, and resistance from local groups or municipalities.

2...

CENTRAL OFFICE
62 Park Avenue
Georgetown, Ontario L7G 4Z1
416-877-5557 416-877-2260

ARC INDUSTRIES, Adult Work Shop
Steeles Ave. W., Hornby, Ont.
Telephone (416) 878-3389

TINKER BELL NURSERY
c/o E. C. Drury, Milton, Ont.
Telephone (416) 878-7838

ADULT RESIDENCE
Trafalgar Road, Hornby, Ont.
Telephone (416) 878-0448

The funding issue is one which we address on an on-going basis. The issue of availability of suitable locations, and resistance are ones that can be met regionally and indeed locally. We would wish to see the establishment of nondiscriminatory by-laws and offical plans which would permit the location of residential programs in community areas.

I trust that these few rambling comments are helpful to you and would invite you to call me should you want more detail or have any questions.

Sincerely,

David J. Williams,
Executive Director.

DJW/em
G hspc

The Canadian Red Cross Society
ONTARIO DIVISION DE L'ONTARIO
La Société canadienne de la Croix-Rouge
OAKVILLE BRANCH
67 Navy Street, Oakville, Ontario L6J 2Z6 (416) 845-5241

December 15, 1982.

Mrs. Odette McLeod,
Executive Director,
Oakville Social Planning Council,
760 Brant Street, Suite 406A,
Burlington, Ontario
L7R 4B7

Dear Odette,

In response to your letter of December 1st regarding housing, I am writing to let you know that the Red Cross has very little imput to contribute to your report. Housing is not one of our mandates and we would refer any request over to the appropriate agency.

Under our Emergency Services, we could fund a short term accommodation and we do have blankets and sheets available from our Emergency Cupboard for needy cases. However, that is really the extent of Red Cross involvement.

Good luck with your report and with "Housing Issues for the Eighties".

Sincerely,

Patti Hutchison

Patricia Hutchison,
Executive Director,
Oakville Branch

:prh

The Salvation Army

OAKVILLE CITADEL CORPS

1225 Rebecca Street, Oakville, Ontario L6L 1Z1

Office 827 535
Res. 827-545

December 7, 1982

V. Odette McLeod,
Executive Director,
Oakville Social Planning Council,
760 Brant Street, Suite 406A,
BURLINGTON, Ontario
L7R 4B7

Dear Ms. McLeod:

Thank you for yours of December 1, 1982 regarding 'Housing Issues'. We at the Salvation Army are in almost daily contact with people in one or another sort of crisis regarding housing. The most common problem we face is the single male with no place to sleep or eat, no money, no job. We, of course, may utilize the Salvation Army hostels in Toronto and Hamilton, but, often they are full and often there is a transportation problem, particularly in the middle of the night. We see many single females also, but not in the numbers that we have males.

The second most common problem is the family on welfare, or mother's allowance who are paying rents that far exceed limits of their budgets. Many tell us that they have made application for subsidized housing but the waiting list is long.

I trust that this is the type of information you are seeking. I should be pleased to discuss the problem further at your request.

Sincerely,

John Norton
Captain
JN/jl

SUMMIT HOUSE
2295 MOUNTAIN GROVE AVENUE
BURLINGTON, ONTARIO
L7P 2H8

JAN 3 [illegible]

December 29, 1982.

Susan Goodman
Executive Director
Burlington Social Planning Council
760 Brant St., Su. 406 A
Burlington, Ontario
L7R 4B7

Dear Susan,

In the process of establishing a halfway house for ex-psychiatric patients in Burlington several concerns related to housing issues have arisen.

We endured a long and difficult process in order to find a landlord willing to rent a residence for our intended purpose. It would be of great assistance if a central information center were available listing properties and property owners who may be willing to lease residences to be used as group homes, boarding homes, halfway houses etc.

A second issue, related to the above, is one of public education to counter the stigma and the "it's a fine idea but not in my nieghbourhood" syndrome which surfaces when residential facilities locate in a community. This must be an ongoing process, a good place to begin is in the schools.

An important ingredient for public acceptance are successful programs. The region should be actively involved in ensuring that programs are adequately funded and administered regardless of sources of funding.

Disadvantaged members of the community have the same right to access to housing as all other citizens. City administrations should ensure that zoning by-laws do not infringe on the right. At the same time residential programs should be encouraged to disperse evenly in the community. An overabundance of programs in one area can create opposition in the most supportive nieghbourhood.

The move towards communities providing for their own in community based programs will continue through the eighties. It is logical and moral that Halton's aged, delinquents, ex-cons, mentally ill, mentally retarded, physically handicapped

cont.

and all other disadvantaged groups can recieve services in their community rather than add to their difficulties by having to re-integrate them later.

I hope you find these views relevant to your Housing Workshop. If you would like to discuss this further don't hesitate to call.

Yours sincerely,

Kjeld Thomasen

Kjeld Thomasen
Coordinator-Summit House.

COMMUNITY YOUTH PROGRAMS INC.

627 Lyons Lane, Suite 102
Oakville, Ontario L6J 2Y2

845-9718

December 13, 1982.

Mrs. Odette McLeod,
Social Planning Council
329 Lakeshore Road E.,
Oakville, Ontario
L6J 1J4

Dear Odette:

Further to our conversation of December 13, 1983 housing continues to be a problem in Halton. Sometime ago I completed a report for the Social Planning Council on housing. Our agency's position remains the same as outlined in that report. We feel there is a crying need for boarding homes in this region especially for young people. We are also aware that there is a need for special housing for people who are premanently handicapped. Many of these people periodically are placed in group homes or institutions whose programs are geared to rehabilitation. This is expensive and a misuse of services. Some kind of long term, protective living situation is needed for this group.

We would be interested in participating in the workshop mentioned in your letter of December 1/82.

Yours sincerely,

Norma Shepherd

NS/am

POOR

QUALITY

ORIGINAL